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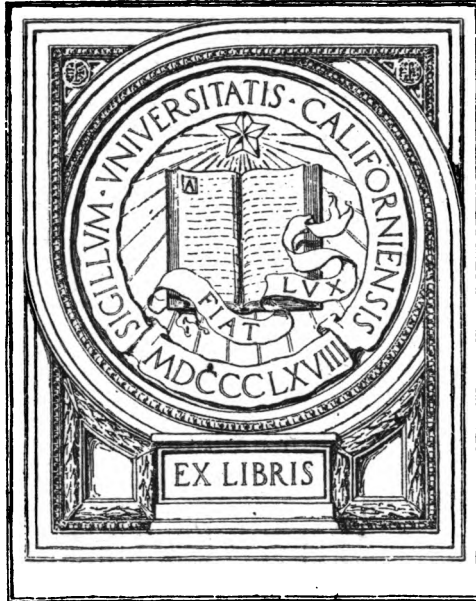
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PROCEEDINGS
OF THE
FIRST NATIONAL CONFERENCE
OF
JEWISH CHARITIES
IN THE UNITED STATES,

HELD AT CHICAGO, ILL., June 11th, 12th and 13th, 1900.

GIFT OF



PROCEEDINGS
OF THE
FIRST NATIONAL CONFERENCE
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IN THE UNITED STATES,

HELD AT CHICAGO, ILL., June 11th, 12th and 13th, 1900.



UNIVERSITY OF
CALIFORNIA

CINCINNATI:
THE ROBERT CLARKE COMPANY.
1900.

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TO VMD
ADMINISTRATIVE

CONSTITUTION
OF THE
NATIONAL CONFERENCE OF JEWISH CHARITIES
IN THE UNITED STATES.

ARTICLE I.—NAME.

This association shall be known as the National Conference of Jewish Charities in the United States.

ARTICLE II.—OBJECTS.

The objects of this association are to discuss the problems of charities and to promote reforms in their administration; to provide uniformity of action and co-operation in all matters pertaining to the relief and betterment of the Jewish poor of the United States, without, however, interfering in any manner with the local work of any constituent society.

ARTICLE III.—MEMBERSHIP AND DUES.

SEC. 1. Any regularly organized Jewish Relief Society of the United States may become a member of the association on application made to the secretary and on payment of the membership dues.

SEC. 2. The annual membership dues for each society shall be one-tenth of one per cent of the amount expended by it for relief purposes during the preceding year, not less, however, than \$5.00, nor more than \$50.00. Such dues shall be payable February 1st of each year.

SEC. 3. Each constituent society shall be entitled to one delegate, but may appoint as many as it sees fit to attend the biennial meeting. All such delegates shall be entitled to participate in said meeting, but each society shall have but one vote.

SEC. 4. Each constituent society shall certify to the secretary on or before January 1st of each year the name of its delegates and the amount of its expenditures for relief purposes during the preceding fiscal year.

ARTICLE IV.—OFFICERS.

SEC. 1. The officers of the Conference shall be a President, two Vice-Presidents, a Treasurer and a Secretary, who with five

others, shall constitute the Executive Committee. They shall be elected by ballot at the biennial meeting, and shall hold office two years and until their successors are elected and inducted.

SEC. 2. Vacancies in any of the offices provided in section 1 of this article may be filled for the unexpired portion of the term of office at any meeting of the Executive Committee.

ARTICLE V.—DUTIES OF OFFICERS.

SEC. 1. The officers of this Conference shall perform the duties usually incumbent upon such officers, and shall submit a report at the biennial meeting.

SEC. 2. The Executive Committee shall transact the business of the Conference in the interim between the biennial meetings. It shall arrange the biennial meetings and have the power to appoint regular and special committees.

SEC. 3. The Executive Committee shall meet at the call of the President, or at the request of three members. Four members shall constitute a quorum.

SEC. 4. When the Executive Committee is not in session it may, by majority vote of its members acting individually, authorize any action first submitted in writing to each of them.

ARTICLE VI.—MEETINGS.

SEC. 1. This Conference shall meet biennially in May at such place and time as the Executive Committee shall designate.

SEC. 2. Delegates representing fifteen constituent societies shall constitute a quorum at such biennial meetings.

ARTICLE VII.—AMENDMENTS.

This constitution may be amended at any biennial meeting by a majority vote of the societies represented, provided notice of the proposed amendment shall have been mailed to all the constituent societies at least sixty days prior to such meeting; or it may be amended at any time by a majority vote of all the constituent societies. It shall be the duty of the Executive Committee to submit all proposed amendments.

ARTICLE VIII.

This constitution shall become operative as soon as it has been approved by twenty-five Jewish Relief Societies of the United States. The temporary officers shall be those appointed by the recent conference at Cincinnati.

CONSTITUENT ASSOCIATIONS

OF THE

NATIONAL CONFERENCE OF JEWISH CHARITIES.

Hebrew Benevolent Society,	Albany, N. Y.
Hebrew Benevolent Association,	Atlanta, Ga.
Hebrew Benevolent Society, .	Baltimore, Md.
Hebrew Benevolent Society,	Boston, Mass.
Hebrew Board of Charities, .	Buffalo, N. Y.
United Hebrew Charities,	Chicago, Ill.
United Jewish Charities, .	Cincinnati, O.
Hebrew Relief Association,	Cleveland, O.
Hebrew Benevolent Society, .	Charleston, S. C.
Hebrew Benevolent Society,	Dallas, Texas.
Jewish Charity Association, .	Denver, Colo.
United Jewish Charities, .	Detroit, Mich.
Hebrew Benevolent Society, .	Galveston, Texas.
"House of Israel" Relief Society,	Hot Springs, Ark.
Hebrew Ladies' Benevolent Society,	Indianapolis, Ind.
Jewish Charity Association,	Kansas City, Mo.
Hebrew Benevolent Society, .	Little Rock, Ark.
Hebrew Benevolent Society,	Los Angeles, Cal.
United Hebrew Relief Association,	Louisville, Ky.
United Hebrew Relief Association,	Memphis, Tenn.
Hebrew Relief Association, .	Milwaukee, Wis.
Hebrew Ladies' Benevolent Society,	Minneapolis, Minn.
Hebrew Benevolent Association,	Mobile, Ala.
United Hebrew Charities,	Montgomery, Ala.
Hebrew Relief Society,	Nashville, Tenn.
Hebrew Benevolent Association,	New Haven, Conn.
Touro Infirmary Association, .	New Orleans, La.
United Hebrew Charities,	New York, N. Y.
Daughters of Israel Relief Society,	Oakland, Cal.
United Hebrew Charities,	Philadelphia, Pa.
United Hebrew Relief,	Pittsburgh, Pa.
Hebrew Ladies' Benevolent Society,	Richmond, Va.
United Jewish Charities,	Rochester, N. Y.

The Jewish Relief Society,	.	.	Salt Lake City, Utah.
Eureka Benevolent Society,	.	.	San Francisco, Cal.
United Jewish Charities,	.	.	St. Louis, Mo.
Hebrew Ladies' Benevolent Society,	.	.	Savannah, Ga.
Ladies' Hebrew Relief Society,	.	.	St. Paul, Minn.
Jewish Ladies' Benevolent Society,	.	.	St. Joseph, Mo.
United Hebrew Charities,	.	.	Washington, D. C.

COMMITTEES OF THE NATIONAL CONFERENCE OF JEWISH CHARITIES.

FINANCE :

Julian Mack,	Chicago.
Moses Pels,	Baltimore.
Miss Hannah Marks,	Cincinnati.

TRANSPORTATION :

Max Herzberg,	Philadelphia.
Dr. L. K. Frankel,	New York.
Dr. H. J. Messing,	St. Louis.
Mrs. S. Pisko,	Denver.
Dr. I. Lewinthal,	Nashville.
Dr. I. Leucht,	New Orleans.
Henry Marx,	Galveston.

CODE :

W. J. Berkowitz,	Kansas City.
Moses Brenner,	Baltimore.
Francis E. Kiss,	Chicago.
Dr. M. Samfield,	Memphis.
G. H. Rosenberg,	Louisville.
Jacques Loeb,	Montgomery.
Montague Triest,	Charleston, S. C.

DESERTIONS:

Nathan Bijur,	New York.
Max Wurtemberg,	Cleveland.
David W. Simons,	Detroit.
Jos. Weissenbach,	Chicago.
Albert Arnstein,	St. Louis.
Max B. May,	Cincinnati.
Edwin S. Mack,	Milwaukee.
Marx B. Loeb,	Philadelphia.

FRIENDLY VISITING:

Mrs. Chas. Haas,	Chicago.
Mrs. M. Isaacs,	Cincinnati.
Miss Gertrude Berg,	Philadelphia.
Mrs. Jas. K. Gutheim,	New Orleans.
Mrs. Hannah B. Einstein,	New York.
Miss Rose Sommerfeld,	New York.
Miss Ash,	Baltimore.
Miss Minnie Low,	Chicago.

UNIFORM RECORDS AND STATISTICS:

Dr. L. K. Frankel,	New York.
Dr. Jos. Stolz,	Chicago.
Miss Hannah Marks,	Cincinnati.

PROGRAMME.

MONDAY, JUNE 11, 1900.

- 9:30 A. M. Registration of Delegates.
10:00 A. M. Address of the President.
10:30 A. M. Report of Committee on Finance.
Appointment of Committees.
11:00 A. M. Report of Committee on Transportation.
Discussion.

2:30 P. M. "Federation *vs.* Consolidation of Jewish Charities
in a City."
Prof. Morris Loeb, New York City.
3:15 P. M. Report of Committee on Desertions.
Discussion.
4:30 P. M. "Relations of Bad Housing and Poverty."
Dr. M. Reitzenstein, New York City.

TUESDAY, JUNE 12, 1900.

- 10:00 A. M. "Causes of Poverty and the Remedial Effects of
Organized Charity."
Morris Goldstein, Cincinnati, O.
10:30 A. M. "Tuberculosis as Affecting Jewish Charities."
Dr. Lee K. Frankel, New York City.

2:30 P. M. Report of Committee on Friendly Visiting.
Mrs. Chas. Haas, Chairman.
"Friendly Visiting," Miss Minnie F. Low, Chicago.
"The Ethics of Friendly Visiting," Dr. E. G.
Hirsch, Chicago.
"The Friendly Visitor," Miss Hannah Marks, Cin-
cinnati.
"Friendly Visitor a Factor in Preventive Charity,"
Dr. Lee K. Frankel, New York.
4:30 P. M. "Co-operation Between Public and Private Char-
ities." Dr. C. R. Henderson, Chicago, Ill.

- 8:00 P. M. "The Place of the Individual in Modern Philanthropy." Dr. Emil G. Hirsch, Chicago, Ill.

WEDNESDAY, JUNE 13, 1900.

- 10:00 A. M. "The Problems of Jewish Charities in the Smaller Cities." Rev. Dr. E. Calisch, Richmond, Va.
- 11:30 A. M. "Progress in Jewish Charity."
Mrs. S. Pisko, Denver, Colo.
- 2:30 P. M. Report of Committee on Uniform Records and Statistics.
Discussion.
- 4:00 P. M. Election of Officers.
Reports of Committee on Resolutions, etc.

PROCEEDINGS

MONDAY, JUNE 11, 10:00 A. M.*

The meeting was called to order by President Senior, the following delegates having registered their names :

Louis Barkhouse,	Louisville, Ky.
Rev. Isidore Lewinthal,	Nashville, Tenn.
B. Wolff,	Montgomery, Ala.
Edward Grauman,	Louisville, Ky.
Mrs. Emma Eckhouse,	Indianapolis, Ind.
Moses Brenner,	Baltimore, Md.
Leopold Keiser,	Buffalo, N. Y.
Mrs. Murray C. Mayer (representing)	New Haven, Conn.
Mrs. Johanna M. Loeb,	Chicago, Ills.
Julian Haar,	Kansas City, Mo.
Rev. Emil G. Hirsch,	Chicago, Ills.
Herman F. Hahn,	Chicago, Ills.
Lee K. Frankel,	New York, N. Y.
Max Herzberg,	Philadelphia, Pa.
Adolph G. Wolf,	Washington, D. C.
Mrs. Seraphine Pisko,	Denver, Colo.
Mrs. C. Bienenstock,	St. Louis, Mo.
Morris Miller,	Milwaukee, Wis.
Mrs. I. Friend,	Milwaukee, Wis.
Mrs. A. W. Rich,	Milwaukee, Wis.
Rev. Leo M. Franklin,	Detroit, Mich.
David W. Simons,	Detroit, Mich.
Rev. F. L. Rosenthal,	Hot Springs, Ark.
Mrs. Henry L. Frank,	Chicago, Ills.
Lee A. Loeb,	Chicago, Ills.
Isaac S. Isaacs,	New York, N. Y.
Max Senior,	Cincinnati, O.
Miss Hannah Marks,	Cincinnati, O.

* No verbatim report of the proceedings of the first morning's session was taken.

Mrs. Lewis Godlove,	St. Louis, Mo.
Mrs. H. Linderbaum,	St. Louis, Mo.
Morris Goldstein,	Cincinnati, O.
Meyer H. Levy,	San Francisco, Cal.
Mrs. Sol. Fox,	St. Paul, Minn.
Henry S. Marx,	Galveston, Texas.
Alex. Ortlieb,	Dallas, Texas.
Mrs. Sigmund Creve,	St. Paul, Minn.
Rev. I. L. Leucht,	New Orleans, La.
Rev. Max Landsberg,	Rochester, N. Y.
Mrs. Max Landsberg,	Rochester, N. Y.
Julian W. Mack,	Chicago, Ills.
Isaac Greensfelder,	Chicago, Ills.
Moses Fraley,	St. Louis, Mo.
Rev. Edward N. Calisch,	Richmond, Va.
Rev. Henry J. Messing,	St. Louis, Mo.
Rev. S. Wolfenstein,	Cleveland, O.

Forty-five delegates, from twenty-six constituent societies.

After a few remarks of welcome in behalf of the citizens of Chicago by Dr. Emil G. Hirsch, President Max Senior presented the following address :

PRESIDENT'S ADDRESS.

In March last Cincinnati consigned to the grave that great leader of American Judaism, Isaac M. Wise. Full of years and full of honors, he, if any man, lived to see the fulfillment of his desires and the accomplishment of his ideals. He had found American Judaism chaotic and the Jews of this country forgetful of their common interests. Out of that chaos he brought order, by the establishment of the Hebrew Union College and the Conference of American Rabbis; and in the Union of American Hebrew Congregations those close ties have been formed which today bind the Jews of America together. And I take it that this Conference is but another manifestation of the undying influence for good of that great man; for the community of interests, established through his efforts, has alone made this meeting possible, when its necessity became apparent.

That the necessity for a Conference of this nature had been felt for some years was recalled last year at the preliminary

meeting in Cincinnati, which led to the formation of this organization. It seems, as perhaps some of those present may remember, that an attempt was made to form a similar union some years ago at St. Louis. It failed, for lack of that feeling of unity and common interest which Dr. Wise did so much to establish, and I regret to say that Cincinnati at that time was most largely responsible for the failure of the movement. She has seen the error of her ways, and will attempt to atone by her zeal now for her shortcomings in the past.

Since that time the necessity for an organization of this character has become ever more pressing, and for two reasons. It need hardly be stated that, on account of the immigration during the last fifteen years, the demands for charitable purposes have grown to great proportions and call for the expenditure of sums which some years ago would have seemed fabulous. The injection of this mighty mass of poor, oppressed people into the Jewish life of America has called for enormous exertion, and nobly have our people responded to the call. Every possible form of distress had to be provided for; poverty, sickness, incompetence; and an alien population had to be put into accord with American life and American ideals as quickly as possible. For these purposes the loose, benevolent but spasmodic organizations of the past were not equipped. But the Jews of America have recognized their duty. Strong permanent organizations have been established in all the large cities to disburse the large sums subscribed; co-operation in all branches of charitable work has been the order of the day, and the work of rehabilitation has gone steadily on with ever-gratifying success. But the problems involved in the carrying out of this work are so vast, so complicated, that they are still far from solution. and it is with a view to aid in the solving of the many questions that we are assembled for deliberation and suggestion.

Again, in those years, a wonderful growth in the altruistic feeling of the community at large has taken place, which is not without its influence on us. I shall meet with no denial when I assert that never in the history of the world has the condition of the poor been the subject of so much concern as it is today; and never has the best thought and the best effort of so many able men and women been devoted to the uplifting of the lowly and unfortunate. The admirable work of such bodies as the National Conference of Charities and the New York Charity Or-

ganization Society has not failed to leave its impress upon us. Through the length and breadth of the land the conviction has spread that better methods of administering charity must prevail; that above all else the manhood of the poor must be recognized, and every effort made not to break down character. The introduction of this idea into Jewish charity work has called for almost a revolution of methods. Open-handed but indiscriminate alms-giving and a cordial but unthinking welcome to the stranger within your gates have ceased to be the be-all and end-all of charity. It has come to be recognized that personal service is the corner-stone of true charity, and that a new system and new methods must be built around and upon it.

It was the recognition of these facts that induced the United Jewish Charities of Cincinnati to call the preliminary meeting last year, and led to so prompt and cordial an indorsement of the constitution of this Conference that we now have enrolled in its membership thirty-six cities, representing twenty-five states, and embracing almost without exception the principal cities of the country. And it is for mutual aid in carrying out ideas here expressed that we are assembled to-day.

The Executive Committee, temporarily appointed last year, and which, under the constitution adopted, was continued until this meeting, has attempted, in preparing the programme of exercises, to arrange the work on the lines here indicated. Owing to the fact that the organization was not perfected until January, the time at the disposal of the Committee was short. It should be borne in mind that the work was all new, that the Committee's acquaintance with the charity workers of the different cities was limited, and that much of the preparation had to be made by correspondence, always a slow and difficult method. Yet so earnest has been the interest, that the Committee found itself rather encumbered with suggestions than otherwise. We have selected for discussion at this meeting those subjects which seem to us at once most pressing and most capable of solution.

I shall not have time to take up in detail all the subjects in the programme, but I trust it will not be amiss for me to call especial attention to two. The question of transportation will be placed before you, and the admirable series of resolutions adopted by the Committee appointed for that purpose will be submitted to you for approval. I take it that the charity organizations, which we represent, look to us to settle this question definitely,

wisely and forever at this meeting. I do not know of any question so vitally affecting the relations between our constituent societies. I know of no question that has caused so much bitterness and at the same time such endless suffering and humiliation to the poor. In no other manner has so much money been uselessly thrown away, not even by the most indiscriminate almsgiving. The abuse of free transportation has not even the excuse of being inspired by a free-handed but misguided charity. It has grown solely out of the desire to shirk our responsibilities and to shift them upon some other community. As it has prevailed in the past it has been a disgrace to the name of Jewish charity. No words are strong enough to portray the state of affairs known to you all, the humiliation, the worry and misery of the family pushed from one organization to another as one might kick a stray dog from the door step. Every noble instinct of our nature must cry out against this unnatural and cruel course of procedure. Every effort of this organization should be directed towards removing this blot from Jewish charity. It is most encouraging to note that the course of action recommended in its report by your Committee on Transportation has already been substantially adopted by some of our constituent societies, and with the most satisfactory results. These facts will I trust be fully developed in the discussion which will follow the reading of that report.

But a question even more important confronts us, and one which, I could wish, could be settled as the former can—by mere honesty of purpose. I refer to the prevalence of consumption among our people. I venture to say that no charity organization among us but is appalled by the progress of this disease, by its widespread virulence, by its long duration, by the extraordinary expenditures involved in its treatment, and in the care of those dependent on its victims. The spread of consumption is already a matter of great anxiety in the community at large; fourteen per cent of all the adults that die succumb to it. But our recent immigrants, who form so large a proportion of our poor, seem particularly susceptible to this disease. Consumptives fill our hospitals; their dependent families load down our pension lists; their helpless children crowd our orphan asylums. The infection spreads from husband to wife, from mother to children, making a veritable endless chain of misery. It is plainly a duty we owe not only to ourselves but to the community at large to take

drastic measures to restrain the ravages of this disease. It is a question that comes home to each of us. No less evident is it that it is impossible to check it by measures strictly local. The close quarters, the unsanitary surroundings, the unfavorable climatic influences, and the impossibility of effective and constant supervision—all alike point to this conclusion. That it is everywhere recognized is shown by the constant drift of consumptives to Denver, Los Angeles, to San Antonio and other places where the climate is more favorable to recovery. But in the absence of a national movement for the care of these unfortunates the cities I have named are helpless. It is utterly impossible for them to cope single-handed with the swarms, who press upon them. Thus the very fact that we have in this country locations which afford the climatic conditions favorable to the cure of the disease, but adds to its miseries. The discouraged, unfriended and exhausted victims slowly drift back to their points of origin to die miserably, like rats in a hole. Every instinct of charity—yes, the very impulse of self-preservation—should urge us then to provide for these unfortunates; and from the nature of the disease, not only for them, but for their families also. Here is a truly colossal work, from which perhaps some of us may shrink. But it is a cause worthy of our most earnest efforts, and I have such confidence in the Jews of America that I feel that no enterprise is too great for their capacity, when its necessity is once clearly shown. We have already established a national hospital of small capacity at Denver, which by strenuous exertions has been opened this year. The good results there obtained will be an object lesson to show what can be accomplished with larger means and improved facilities. And, whereas, it is the nature of this dread disease that those who improve and ultimately recover still may not return to the unfavorable conditions in the East, it will be necessary to provide some means whereby they and their families may permanently locate in the proper climate. All this can be accomplished only by a national movement of great force. I hope that, when we shall have heard the paper which Dr. Frankel will present to us, this meeting will inaugurate a movement which shall lift from our people the greatest curse that afflicts them. Let us not shirk our responsibility; let us not be of faint heart. We represent a constituency whose charity is boundless, and who have ever responded to the call of humanity with cheerfulness and liberality.

As a necessary preliminary to this great work, I would urge the prompt organization and consolidation of the charities in the various cities. I need only refer in passing to the success that has attended such movements in Chicago and Cincinnati. Not only has the consolidation in these cities resulted in largely increased funds for charitable purposes, but it has spurred on the public interest, and caused the formation of strong central boards, fit to cope with a national question and wielding an influence so strong that any movement which meets their approval must succeed. Only organizations of this kind are broad enough to undertake a work such as I have outlined.

I shall not further take your time, except to express the hopes that I have for the future of this organization. The purposes for which we have met represent the highest attribute of man's nature, devotion to others without reward and without price. We are engaged in a work elevating not only to others but to ourselves. We have behind us a constituency enlightened, liberal, quick to perceive the value of a movement for good, and eager to encourage it. The incentive to our effort is the amelioration of a people in whom oppression and want have played havoc, but who have not yet lost their resiliency, and who have shown a wonderful capacity for improvement. We are urged then on all sides to our utmost efforts, conscious of cordial support and with good hope of favorable result. We should be poor of faith, indeed, if, under such favorable auspices, our work were not productive of the best results. Let us hold up each other's hands; let us give to each other of the wealth of our experience; let us labor together where each alone is unequal to the task. Let us be wise, thoughtful, unselfish and strenuous, and the thanks of grateful thousands will be the crown of our work.

On motion the address of the President was received and referred to the Committee on Publication, to be appointed later.

Mr. Julian W. Mack, Chairman of the Committee on Finance, presented the following report :

RECEIPTS.

DUES.

Dec. 27, 1899.	United Jewish Charities, Cincinnati, O.....	\$10 00
28, 1899.	Hebrew Benevolent Society, Charleston, S. C.....	5 00
Jan. 4, 1900.	United Jewish Charities, Detroit, Mich.....	5 00

Jan.	26, 1900.	United Jewish Charities, Cincinnati, O.	9 00
	26, 1900.	United Hebrew Charities, Philadelphia, Pa.	28 00
	26, 1900.	United Hebrew Relief Association, Louisville, Ky.	5 00
	29, 1900.	United Hebrew Charities, New York City.	50 00
	29, 1900.	Jewish Charity Association, Denver, Col.	5 00
	29, 1900.	United Jewish Charities, Rochester, N. Y.	5 00
Feb.	1, 1900.	Hebrew Relief Association, Cleveland, O.	5 00
	2, 1900.	United Hebrew Charities, Montgomery, Ala.	5 00
	6, 1900.	United Jewish Charities, St. Louis, Mo.	13 00
	6, 1900.	Eureka Benevolent Society, San Francisco, Cal.	21 00
	9, 1900.	United Hebrew Relief Association, Pittsburg, Pa.	6 00
	9, 1900.	United Hebrew Charities, Chicago, Ill.	26 00
	10, 1900.	Hebrew Benevolent Society, Baltimore, Md.	16 00
	15, 1900.	Ladies' Hebrew Benevolent Society, Savannah, Ga.	5 00
	21, 1900.	Hebrew Relief Association, Milwaukee, Wis.	5 00
	21, 1900.	Jewish Ladies' Benevolent Society, St. Joseph, Mo.	5 00
	24, 1900.	Hebrew Benevolent Society, Little Rock, Ark.	5 00
	27, 1900.	Touro Infirmary Association, New Orleans, La.	25 00
	27, 1900.	Hebrew Benevolent Association, Los Angeles, Cal.	5 00
Mar.	2, 1900.	Hebrew Benevolent Society, Albany, N. Y.	5 00
	2, 1900.	Hebrew Board of Charities, Buffalo, N. Y.	5 00
	5, 1900.	Hebrew Ladies' Benevolent Society, Indianapolis, Ind.	5 00
	7, 1900.	United Hebrew Charities, Washington, D. C.	5 00
	13, 1900.	Jewish Charity Association, Kansas City, Mo.	5 00
	13, 1900.	Ladies' Hebrew Relief Society, St. Paul, Minn.	5 00
	15, 1900.	Hebrew Benevolent Society, Dallas, Tex.	5 00
	15, 1900.	Hebrew Relief Society, Nashville, Tenn.	5 00
Feb.	29, 1900.	Ladies' Hebrew Benevolent Society, Richmond, Va.	5 00
April	6, 1900.	United Hebrew Relief Association, Memphis, Tenn.	5 00
	7, 1900.	Hebrew Benevolent Society, Galveston, Texas.	5 00
	24, 1900.	Hebrew Benevolent Society, Boston, Mass.	8 00
May	9, 1900.	House of Israel Relief Society, Hot Springs, Ark.	5 00
	16, 1900.	The Jewish Relief Society, Salt Lake City, Utah.	5 00
June	5, 1900.	Hebrew Benevolent Association, New Haven, Conn.	5 00

Total receipts for dues.\$342 00

EXPENDITURES.

Dec.	27, 1899.	Postage stamps.	\$ 5 00
Jan.	26, 1900.	Postage stamps.	2 00
	27, 1900.	Stationery.	14 10
Mar.	2, 1900.	Postage stamps.	5 00
	19, 1900.	Printing.	46 00
	22, 1900.	Postage stamps.	5 00
June	8, 1900.	Printing.	1 75

78 85

Balance on hand June 8, 1900.\$263 15

On motion the report of the Committee on Finance was received and ordered entered upon the minutes.

REPORT OF COMMITTEE ON TRANSPORTATION.

PROPOSED RULES FOR THE REGULATION OF TRANSPORTATION.

1. A transient shall mean any person (including his family) who shall have become a charge upon the charities of the city where he may be, within one year of the time of his arrival at that city, unless he shall have become dependent through unavoidable accident.

2. A telegraphic code now in preparation shall be used for the prompt and economical exchange of information regarding transportation between the constituent associations, and each association agrees and binds itself to reply to all inquiries submitted to it as soon as the necessary investigations can be made.

3. No applicant for transportation shall be forwarded from one city to another, nor shall half-rate tickets, paid for by the applicant, be furnished without the advice and consent of the city of destination. But should the applicant be a transient within the meaning as above defined, he may be returned to the city from which he came within a year, provided the statement as to residence be confirmed by investigation in said city. Whenever transportation is furnished, even if paid for by the applicant, notice shall be sent to the city of destination.

4. Every initial city shall in all cases furnish transportation through to the city of destination. In the event of any violation of this rule, the receiving city shall at its option, after investigation, transport the applicant to his destination, or to the city from which he came, at the cost of the initial city.

5. Any woman wishing to seek or desiring to join her husband shall not be assisted with transportation under any circumstances without the consent of the city where it is claimed the husband resides.

6. Any violations, disputes or misunderstandings between constituent associations under these rules shall be referred to the Committee on Transportation, who shall investigate the same, and whose decision shall be final and binding.

The Committee on Transportation has practically submitted

its report in the shape of the proposed rules which have been heretofore printed and placed in the hands of the delegates, and although it is felt that these rules need little explanation, and less defense, it may not be altogether superfluous to say a few words in reference thereto.

Substantially, these rules are the same as those framed and adopted at the Conference held at Cincinnati last year, and though hastily drawn and considered then, the unanimity of their adoption was indicative that all had knowledge of the evils which it was proposed to remedy and felt the necessity for the formulation of some systematic and harmonious plan of action between the various communities.

In this progressive age, the administration of charity has become a science, and it behooves us to keep pace with the general advance. Poverty may not be abolished by the collection of statistics, nor the pangs of hunger allayed by filling up blank forms, but the worthy poor will be more readily assisted and the impostor more speedily detected where system and order govern.

The ready response which met the appeal of the Cincinnati Society for a Conference and the success of the organization then formed as demonstrated by the meeting to-day, is some evidence, to my mind, that, in Jewish charitable affairs, we are outgrowing the narrow and selfish local spirit; that we are ready to meet on the broader and wider plane of fraternity and to work harmoniously along approved scientific lines for the assistance and elevation of our distressed and suffering brethren.

It was in this spirit that these rules were framed, not merely from a desire to protect the various communities from fraud and imposition, but with the intention to most effectively aid those deserving assistance. It was felt that the time has come when we must put a stop to the practice, but too common, of endeavoring to unload the poor of one city upon another community; of getting rid of a perpetual burden by placing it on someone else. The temptation is very strong to get rid of a disagreeable subject, possibly forever, by spending a few dollars in car-fare, or by suggesting to the persistent beggar the advisability of trying some other sphere of action.

I suppose that every Jewish community feels, to paraphrase Heine's famous saying, that "it has all the poor Jews that it needs and that it can support," but its best interests will be most thoroughly subserved by a faithful compliance with these rules if

they be adopted to-day. With the sincere purpose on the part of each organization to rigidly perform its respective duties, the benefits will soon be felt and appreciated.

There cannot, in the very nature of things, be any effort made to compel performance, for these rules are founded upon good faith, and binding only in honor.

The changes made by the Committee from the rules adopted last year have been but slight, and the scope has been broadened. Last year's rules applied only to transients, but, as it was defined therein, to only such persons who should have resided less than six months in any city. It was believed that the whole subject of transportation should eventually be covered, and as a step in that direction the word transient was changed to applicant.

In the first clause, the time limit, which should determine the question, was changed from six months to one year, the latter period being the one usually used in most of the laws upon the subject. Your Committee believed that six months was too short a time, but does not insist strongly upon a longer period. It may be that a change to nine months would prove more equitable.

In the third clause, the first alteration was the changing of the word transient to applicant, so that it should refer generally to all cases of transportation. Where, however, the applicant is a transient within the meaning of the word, and the city of destination from which such applicant originally came, refuses its consent to the transportation, if the representations as to residence could be confirmed by further investigation or be admitted by the relief society of said city, then such applicant, if he be a transient, may be furnished with transportation.

The last paragraph of section 3 was also deemed to be necessary, and had not been contained in the other rules.

The fourth section was extended by giving the option to the receiving city of returning the applicant to the city originally furnishing transportation or sending him to his destination, the reason for this option being, that it might be cheaper to send him to his destination than to return him.

The fifth section originally referred only to women seeking their truant husbands, but the necessity for a rule covering the whole ground, I think, is so obvious, that this clause needs no further explanation.

In the last clause, the Committee have constituted themselves

a tribunal, or rather a court of last resort, but it is to be sincerely hoped that it will have no duties to perform, or if it should, that its decisions will be accepted in the spirit of harmony, and any orders that it might make will be followed.

Your Committee feels that the adoption and enforcement of these rules is alone sufficient justification for the formation and continuance of this Conference.

There are a few other subjects which may fall to the Committee's share of work, which would prove beneficial to all constituent organizations, and which may be considered and developed in the future—securing uniform charity rates on all railroads, the transportation of newly-arrived immigrants to interior points where relatives or friends await them, the removal of families to locations where special opportunities may be presented, are a few of the subject-matters which may properly belong to the functions of this Committee.

The question of transportation is a serious one with the various Jewish communities, and is likely to grow more important in the future. Immigration from Europe has again set in, in larger numbers than for many years past. Last month alone at the port of New York over five thousand Jews were landed, the majority of whom were not Russians, but Roumanians and Galicians, in whose countries systematic persecutions and oppressive legislation have been instituted. Of this large number, over four thousand remained in New York to further increase the congested districts there. If this Conference is to be of any permanent value, it must eventually grapple with this most important subject of removing the vast hordes that now overcrowd the seaboard and devise and execute some plan of distributing them in the smaller communities where their occupations may be diversified, and where the newer generations may have opportunities to grow up to be useful American citizens, opportunities denied them under existing circumstances which threaten the future of American Israel.

Your Committee feel that these rules as presented are a step in the right direction of harmony and unity between all the constituent organizations, and confidently look forward to seeing them faithfully enforced and followed.

On motion the report was received and discussed *seriatim*.

Mr. Herzberg.—I move to amend rule 1 by changing the words "within one year" to "within nine months." Seconded.

Mrs. S. Pisko.—As applying to stay of dependent poor sent to health resorts, such as Denver, Los Angeles, Galveston, I must take the ground that more than six months is often required to effect a cure or even improvement in their cases, and I think it is wise that the limit be kept at one year.

Mr. Herzberg.—The limit was changed from six months, as originally intended, to one year with the idea in view of compelling each organization to care for its own poor, particularly where transportation is furnished to places to better their physical condition.

Rev. Franklin.—There is an unanimity of opinion but a difference of application of the meaning conveyed in this rule. It is absolutely just and equitable to retain the limit at one year, because the season of the year may militate against the success of the transient and it requires twelve months to complete the test. The spirit of organization is lacking in most cities, and it becomes difficult to locate the blame as different organizations act independently in most cities.

Mr. Fraley.—I understand by the word "transient" one dependent upon the public; a family may become dependent after six months' residence, and it would prove a hardship to them to be returned to the city of origin. The person sent to health resorts does not lose residence in the city that forwarded him. I make the amendment that any person or persons living in a city six months shall be considered a resident of that city. Seconded.

Mr. Grauman.—It is impossible to make laws to cover every case; the Committee which had this matter in charge considered it in every phase, and I hope that rule 1 of the Committee will be adopted with the change of limit to nine months.

Dr. Messing.—I am glad that our delegate, Mr. Fraley, takes the stand he does. If this rule had been adopted years ago much trouble would have been averted, and we would have had more money to distribute among our local poor.

Mrs. H. Solomon.—It is difficult to make laws to cover exceptional cases, which might be left to the discretion of those in charge.

Mr. Julian Mack.—The meaning of the rule depends upon the meaning applied to the word "transient." "Transient" refers to the person or his family who shall have resided in that city less than twelve, nine or six months as may be decided

upon. If a man becomes dependent in Chicago, where he lived less than six months, Chicago has not the right to send him to St. Paul, where he lived three months, but to, let us say, New York, where he lived a year previous to his removal to St. Paul.

President Senior.—The rule as proposed by the Committee is made to cover the greatest number of cases, and it does not matter whether you make the limit six, nine or twelve months so long as each city is closely guided by the spirit of the law. If there is no further discussion, I call for a vote upon the amendment offered by Mr. Fraley.

Mr. Fraley's amendment was lost by a vote of 15 to 7.

Amendment proposed by Mr. Herzberg, changing limit from one year to nine months, carried.

Rule 2 adopted without discussion.

Rule 3 referred back to Committee on Transportation to report during the afternoon session.

President Senior appointed the following Committee on Nominations:

Dr. L. K. Frankel, New York; Mr. Henry S. Marx, Galveston; Mr. Meyer H. Levy, San Francisco; Mrs. Sol. Fox, St. Paul; Mrs. Johanna Loeb, Chicago.

Mr. Herzberg.—I move that all speeches and discussions be limited to five minutes and that no one be allowed the floor a second time until all others desiring to speak have done so.

Referred to Committee on Resolutions. Adjourned.

JUNE 11, 1900, 2:30 P. M.

The Conference was called to order by the President.

The President.—The chair will announce the Committee on Resolutions:

Chairman, Dr. Max Landsberg, of Rochester; Dr. Wolfenstein, of Cleveland; Mrs. Eckhouse, of Indianapolis; Mr. Grauman, of Louisville; Mr. Ortlieb, of Dallas; Dr. Leucht, of New Orleans.

The Conference can now decide whether it will continue the programme as outlined, or whether it will finish the question of transportation, on which I understand the committee is now prepared to report.

On motion the Conference decided to take up the unfinished business concerning transportation.

Mr. Herzberg.—Mr. Chairman, before I report I assume that the resolution which I asked to be referred to the Committee on Resolutions is already the sense of this meeting, although it has not been presented as a resolution.

The President.—Is there any objection to the adoption of the rule that the discussion of the matter under consideration shall be limited to five-minute speeches, and that those who have been heard once shall yield precedence to those who have not yet expressed themselves? If not, we will consider it adopted.

Mr. Herzberg.—The Committee beg leave to report that they desire to amend the third clause as follows: "No applicant for transportation shall be forwarded from one city to another, nor shall half-rate ticket paid for by the applicant be furnished without the advice and consent of the city of destination; but should the applicant be a transient within the meaning as above defined, he may be returned to the city where he last resided, not as a transient, or to any city where transportation shall have been furnished him, in either case at the expense of the city to which he shall have been returned. Wherever transportation is furnished, even if paid for by the applicant, notice shall be sent to the city of destination." The idea is this: Of course, that change refers merely to transients as they are defined, that is to say, to anyone who shall have been a resident of the city in which he resides for a period of less than nine months. Now, in the event of any such person becoming a charge upon a community, they may at their option send him back to the city where he has a right to claim a legal residence, or, if they see fit, they may send him back to any other city where he might have been a transient, but where that city shall have furnished him transportation in violation of these rules. To put an instance, assume that a man has resided for four or five years in the city of Chicago, and he goes to St. Louis of his own accord and resides there a month or two, and St. Louis sends him down to New Orleans; if he becomes a charge in New Orleans within the period of less than nine months, New Orleans, if it sees fit, may return him to St. Louis, which has sent him there in violation of the rules, or if it choose it may send him back to Chicago, where his legal residence is.

Mr. Fraley.—Without notice?

Mr. Herzberg.—Notice must be given, because the concluding sentence provides that "wherever transportation is furnished, even if paid for by the applicant, notice shall be sent to the city of destination." I might go on further and say that no city will have a right to send a man on without some investigation as to whether his story be true, but we are assuming that investigations have been made and the truth of his story is confirmed upon investigation; that as a matter of fact he did have such a legal residence in Chicago, or as a matter of fact he was sent on by St. Louis in violation of the rule.

The President.—May I ask a question? Was it the intention of the committee to eliminate the clause provided in the original draft: "Provided the statement as to his residence be confirmed by investigation in said city." I should think that would fully cover the subject.

Mr. Herzberg.—We assume that that would be done, that the man's own word would not be taken as to his previous residence, and that he would not be sent to another city without confirmation of his statement.

Mrs. Pisko.—Mr. President, I am afraid it would be a mistake to leave that out. Now that the question has come up, it seems very clear to me that it is absolutely necessary, and I therefore move that that clause be retained: "Provided the statement as to residence be confirmed by investigation in said city." Seconded.

The President.—You have heard the rule as changed, and the resolution to amend it further by the retention of the clause, "Provided the statement as to residence be confirmed by investigation in said city," as found in the original draft.

Dr. Lewinthal.—Mr. Chairman, it seems to me superfluous to add that clause again, "provided the statement as to residence be confirmed by investigation in said city." The very first part of said clause provides for it: "Nor shall half-rate tickets, paid for by the applicant, be furnished without the advice and consent of the city of destination," so investigation has to be made. It is entirely superfluous to have that again.

The President.—Is there any further desire to discuss this question? If not, I will put it. The question now is: Shall sentence number 2 of article number 3 be changed in accordance with the draft proposed by the Committee on Transportation,

with the additional provision of the addition of the clause beginning with "Provided" and ending with "city"? If there is no objection I will now put this question to a vote.

All in favor of adopting the amendment proposed by Mrs. Pisko, will please say aye; contrary minded, no. Carried.

All those now in favor of the adoption of rule number 3, as amended by the Committee on Transportation, will please say aye; contrary minded, no. Carried.

Mr. Herzberg.—As far as this fourth clause is concerned, Mr. Chairman, the only change that the committee makes is in changing the word "every" to the article "the," so it will read: "The initial city shall in all cases furnish transportation through to the city of destination. In the event of any violation of this rule, the receiving city shall, at its option, after investigation, transport the applicant to his destination or to the city from which he came, at the cost of the initial city." I move the adoption of this clause.

It simply means that the initial city must bear all the cost of sending the party to the destination. Any arrangement they choose to make with an intermediate city, by which they may get better rates, would be perfectly proper, but they must bear the entire expense.

The question being put, the motion to adopt article number 4, as amended, was carried.

Mr. Herzberg.—As to the fifth clause, the committee, as I have already stated in my report, have somewhat broadened the scope, because they believed that was necessary. In the original rules as we framed them in Cincinnati, that clause simply referred to women desiring to seek their truant husbands, and was intended only to refer to cases of desertion; where women, as we know, are frequently sent from one city to another to hunt for their husbands, or to endeavor to prosecute them, without any practical result at all, simply at an expense to the city to which they are sent. Now, we believe that that rule ought also to apply to every case where a woman desires to join her husband, that is, where he sends for her or when she is endeavoring to join him with his knowledge and consent, as well as to cases where she is endeavoring to seek a husband who may have deserted her. She is just as likely to become a charge upon the community in one case as she is in

the other, and in neither case should she be sent without the consent of the city to which she desires to go.

A Delegate.—I move the adoption of that article.

Mr. Wolff.—Under these rules, if a woman comes to a town from some other town, can we send her back at its expense?

Mr. Herzberg.—Undoubtedly.

Mr. Wolff.—At the expense of those sending her?

Mr. Herzberg.—Of course.

Mr. Fraley.—I wish to ask the Committee the object of section 5. I think that number 3 in a general way covers all the ground of people sent from one place to another. Why do they want to single out a deserted woman? It looks so ludicrous on its face to me to single out any woman desiring to join her husband. You provide for that in section number 3, which covers all cases.

Mr. Herzberg.—Mr. Fraley is quite right when he says number 3 would cover that case, but the cases covered by number 5 have been such flagrant instances in the experience of every charitable organization that we thought it best to emphasize that by making a separate rule, so as to call attention to that particular evil which has existed in all the Jewish charitable organizations.

Mr. Fraley.—There are a good many flagrant instances that could be mentioned here. I make a motion to strike out that section. I think it is covered in a general way, and to expedite matters and have it as short as possible—we have so many rules that we transgress many of them—I move to strike out section 5.

Mr. Isaacs.—I would like to second that motion to strike out this article. I think it is entirely improper, unwise and uncharitable to put any stumbling block in the way of any decent woman trying to find her husband, if the charitable societies can help her in doing so, and to compel him to support her in the last city where the husband has gone. You ought to strike out such a section. Do not let this Conference say it would not assist a woman to find her recreant husband if it can be done. [Applause.]

Dr. Leucht.—Mr. President, we know what this article 5 means, but if this goes forth to the world in cold blood, in cold type, that any woman wishing to seek her truant husband shall not be assisted, ninety-nine out of a hundred will not know what we are about.

Mr. Herzberg.—Pardon me for interrupting, but will you read the whole of the clause.

Dr. Leucht.—"And without the consent of the city where it is claimed the husband resides." This article simply saying that any woman desiring to join her husband shall not be assisted unless with the consent of the city where the husband lives, no one will understand it; except us, who will know what it refers to. Wouldn't it be better to say any woman claiming to be deserted by her husband shall not be sent to another city unless we know that the husband lives there?

The President.—As I understand it, this is a little broader than the case of desertion.

Dr. Leucht.—But it covers that. I think it will give rise to a great many questions that will not be agreeable. For a Jewish convention to give forth to all the societies of the United States, banded together, that any woman desiring to meet her husband shall not be assisted, is, I think, so broad that it cannot be any broader.

Mrs. Solomon.—Mr. President, there is special business before the house this afternoon in the way of papers, and I earnestly hope that this matter will stand as it is without further discussion. There is not a question that comes before a charitable organization which gives so much trouble as this of desertion, and I believe that this should stand as it does; it is a question for the law to settle. I think that the man should be brought back instead of his family being sent to him, and I hope this will stand. [Applause.]

Mr. Herzberg.—Mr. Chairman, if you will pardon me for saying a few words on the subject again, although I have already spoken, I would like to call attention to the fact that, as far as Dr. Leucht's remarks are concerned, the case will be covered, as Mr. Fraley has already pointed out, by the third clause; but the Committee have felt that the question of desertion and the question of women who desire to join their husbands should be emphasized by special rule. All of us who have practical experience in charitable work know how useless and futile it is to send a woman to another city to find her husband if he has deserted her. If you send her on and you have him arrested, you can't do anything with him; the court in most of the states will simply make an order against him for her support, and if he doesn't choose to pay it he doesn't have to, be-

cause he can move out of town the very next day and find some other place. The city to which she is sent is simply put to the useless expense either of supporting her entirely by keeping her there or sending her back to the city from which she came. Now the same thing applies with equal force in cases where a woman desires to join her husband where he has sent for her. Unless the city in which that husband resides is satisfied upon investigation that they will not become a burden upon the charities, that the husband is in a position to properly support the family—and I feel satisfied that every community and every organization will report fairly and honestly upon that state of facts—I don't think that a woman ought to be sent to join her husband; she ought to be and she is a charge upon the community in which she resides, and not upon the community where the husband resides.

Mr. Fraley.—I hope that this body will not be stirred by any sentiment. I am in accord with every word that the gentleman has just spoken, and there are a hundred instances that could be mentioned in support of them. But we say in section 3 that no applicant for transportation shall be forwarded from one city to another nor be allowed half rate tickets without consent of the city of destination; that covers all. Now, why do we want to single out and say that any woman wishing to seek or desiring to join her husband shall not be assisted. I move to strike that section out. It is provided for already.

Mrs. Max Landsberg.—I want to say that I believe it is perfectly proper to emphasize this by leaving the section in, because I believe that otherwise it would not be covered in the minds of people who have not heard this discussion. It seems to me it is really well to say this, because these are the most frequent cases that come up in all societies. I think it best to keep it there.

Mr. Simons.—With due respect and deference to the Committee on Transportation, in looking their report over, I again find that every paragraph states what a society shall not do, but I fail to see something as to what it shall do. As to this very paragraph that we are discussing, I would like to see that referred back to the committee, and the committee recommend something that the society should do, and that is, that they shall assist any woman, who is looking for a deserting husband, to locate him, and either persuade him to rebuild

his home and maintain it, or prosecute him legally for failure to do so. I believe it will be an important move in the right direction if we should bind ourselves to use every effort, that one society or one city help the other to locate the husband who may have deserted the wife, and I believe if this paragraph is printed in that form it will probably meet with a great deal more approval from the different constituent societies that we represent. I therefore move, Mr. President, that this paragraph be referred back to the Committee on Transportation with the request that they make an iron-clad provision for all societies to assist one another in locating and dealing with deserting husbands.

The President.—Has Mr. Simons' motion a second? The motion of Mr. Simons is to refer this clause back to the Transportation Committee, with the request that they bring in a definite recommendation. As far as I know, Mr. Simons' motion has no second.

Mr. Fraley.—Would it have preference over the motion to strike out?

A Delegate.—I move a point of order. Mr. Simons' proposition is entirely out of order. It is not germane to the subject of transportation.

Mr. Simons.—It is, Mr. Chairman.

Mr. Fraley.—I have a motion to strike out.

The President.—I believe your motion takes precedence over everything else. Is there any desire to discuss this question further?

Dr. Frankel.—If the maker of the previous motion is willing, I would suggest that, as the Committee on Desertions report this afternoon, it would be well to postpone the discussion of this question until after that report has been read. I think that report would give us considerable information on the question. I think, furthermore, that this is only due to the gentlemen who are to read papers this afternoon, as the hour is already growing very late.

The President.—Dr. Frankel suggests that as there will be a report from the Committee on Desertions this afternoon, it is probable that the discussion of this clause and the report of that committee will interlock, and therefore his proposition is to postpone the consideration of this clause until later in the afternoon.

Mr. Fraley.—I am not talking on the question of desertion. I am in accord with all of them on that, but my motion is made

on the ground that the section is superfluous and not dignified, as it is covered already by section 3. That is the reason I move to strike it out entirely.

Mrs. Pisko.—Mr. President, before voting on this, I think there has been a little injustice done to this clause by reading part of it without reading all of it; if you will read all of it together it does not sound so bad. I am not trying to keep the women away from their husbands at all; but they should have the consent of the city where it is claimed that the husband resides. Surely the gentlemen who wished to move that we send all women from place to place seeking their husbands, have not had the hard time that some of us have had trying to do this. Now, just as sure as the woman goes to the next place her husband leaves it and goes to another place, and you can't catch him; we have all tried to do that. When you read this whole sentence, "Any woman wishing to seek or desiring to join her husband shall not be assisted with transportation under any circumstances without the consent of the city where it is claimed that the husband resides," that is not so bad at all.

(The question called for.)

The President.—The question is on Mr. Fraley's motion to strike out Article No. 5 of these rules. All those in favor of striking out will please say aye; contrary, no. The noes seem to have it.

M. Herzberg.—I move the adoption of that rule. (Seconded.)

The President.—Do you wish, Dr. Frankel, to press your motion for a postponement?

Dr. Frankel.—No, sir.

The President.—The question now reverts to the adoption of Rule No. 5. All those in favor thereof will please say, aye; contrary minded, no. The ayes seem to have it.

Mr. Herzberg.—Now, Mr. Chairman, I don't know that No. 6 needs any discussion. We felt that there ought to be some committee or some body which should determine disputed questions; and while the committee did not desire to arrogate any powers to itself, nevertheless they felt that they were the proper ones, inasmuch as the subject had been referred to their jurisdiction to take charge of the matter. I move to adopt Rule 6.

Dr. Messing.—I move to amend Section 6 by substituting

the Executive Committee in the place of the Transportation Committee. (Seconded.)

The President.—Is there any discussion on the question? Dr. Messing's amendment is that the Executive Committee instead of the Committee on Transportation shall be the body to whom all disputes shall be referred.

On a call of the house, the motion was carried by a vote of 14 ayes to 9 noes.

Mr. Herzberg.—I now move that those rules as amended be adopted. (Seconded and carried.)

The President.—The question will now arise as to whether the delegates to this Conference are in a position to bind the associations which they represent; if not, whether the resolutions as adopted shall be submitted to the constituent societies, and when they shall become operative. I am ready to entertain a motion on that subject.

Dr. Franklin.—I move that those laws become immediately operative. It seems to me if organizations send delegates to a convention, they send them with power to speak for them. If they do not, there is no purpose in the Conference. I think if these laws are good, the sooner they become operative the better. I therefore make that motion. (Seconded.)

Mr. Grauman.—I wish to ask if there is any representative who comes here instructed from his association?

The President.—I am not in a position to answer that question. The circular of the Executive Committee which contained these rules requested that delegates be given power to act upon them.

Dr. Leucht.—I understand that I am so instructed, as far as my organization is concerned.

The President.—Dr. Leucht says that as far as his constituency is concerned he comes here fully authorized to act for them, and I judge that is the case with all the delegates who are here.

Mr. Miller.—So far as that is concerned, I corroborate Dr. Leucht.

Mr. Herzberg.—I suggest that the Secretary call the list of cities, and see who are willing to bind their associations.

Delegate.—I don't think that it is a proper course to take. We have passed no resolution that imposes any burden upon any society whatever. The result is that if certain things are done here that are not satisfactory to a local association they must

withdraw their delegate, that is all; but the work must be done by this Conference representing all associations. I would not ask each delegate: "Can you represent your society on any particular point?"

Mr. Fraley.—When the city of St. Louis became a member of this body, we expected to be governed by what the majority decided here; and whenever legislation shall be of such a nature as not to be satisfactory, we have the right to withdraw. I believe all laws and resolutions passed here are mandatory and binding upon each society that is a part of the body here to-day.

Mrs. Fox.—Mr. President, I represent the Hebrew Ladies' Benevolent Society of St. Paul. There are societies there that do not belong to this Conference. We are responsible only for the work we do, not for the other societies.

The President.—It seeming to be the view of the Conference, no further action, I judge, is necessary, and the resolutions as adopted will be in due time printed and distributed among all constituent societies.

Mr. Herzberg.—May I suggest, while we are on this subject, that copies be sent to as many relief organizations as the Secretary may have knowledge of, independent of those who are members of this organization?

The President.—On that point I believe Mr. Wolff told me that he would like to offer a resolution.

Mr. Wolff.—I think there ought to be a committee appointed to try to get every town and city in the United States to join our association, and therefore move that a committee of five be appointed for that purpose.

The President.—The motion is made to have the Executive Committee, as I understand it, appoint a committee of five on membership, with a view to securing the membership of all relief societies in the country in this Conference. Is there any remark on the motion? All in favor thereof will please say, aye; contrary minded, no. Carried.

We will now take up the programme as postponed from 2:30, and I take pleasure in announcing a paper by Prof. Morris Loeb, entitled "Federation v. Consolidation of Jewish Charities in a City."

FEDERATION OR CONSOLIDATION OF JEWISH CHARITIES.

It is with some diffidence that I have accepted the invitation to address this meeting; since, though much interested in certain aspects of Jewish philanthropy, I realize that this Conference is really composed of delegates of relief societies, who have gathered to exchange experiences and formulate improvements for work in which I am the merest tyro. Perhaps my best excuse for reading this paper at all lies in the plea that I may thereby pay my admission fee to the instructive gathering in which you are assembled. The subject I have chosen, however, is one which has occupied me for some time past, and one that is well worthy of the attention of all who are interested in the welfare of Jewish benevolent institutions. For, whereas I propose to concern myself with the problem of the largest communities, I think the time must soon come when the Jewish people in smaller towns must ask themselves whether they should allow circumstances of local distance to interfere with the benefits that might be derived from a closer union of multifarious interests.

It has been the boast of our race, that we care for the needy and unfortunate from the cradle to the grave. At first, in this country, sporadic cases of distress were relieved privately, or perhaps by congregational effort. But, as the Jewish population increased and many cases of the same class appeared, institutions arose for the shelter of the orphan, the healing of the sick, the housing of the aged, which are frequently a just source of pride, not only to their management, but to the whole community which supports them. Owning real estate, often endowed with large bequests, these institutions are generally chartered corporations, possessing all the attributes of permanency. Societies for the relief of the poor, the distribution of fuel, clothing or money, for the burial of the dead, etc., on the other hand, have sprung up here and there in a less formal manner; requiring no specially constructed building, they are often managed by informal associations, or as offshoots of religious congregations. The managers are sometimes self-constituted; in some few instances the meetings take place in the president's hat.

It would weary you unnecessarily, to enumerate all the societies of this class which exist in New York, at the present

time, and which appeal for voluntary contributions, from a society which confines its attention to the distribution of suitable food at Pesach, to the so-called United Hebrew Charities, which attempt to deal with the whole eleemosynary problem. A still more recent growth has been the prophylactic charities, those which strive to guard against misfortune and distress by industrial education, to avert crime by proper social treatment, and to palliate the evils produced by overcrowding of the tenement districts. This class of what we may broadly designate as educational charities requires special buildings and ample means; its value to the older classes lies in the future; the uplifting of the poor to self-support and self-respect means the lightening of the task for hospitals and asylums. But the Jewish public has not as yet fully recognized this, and these educational institutions are frequently in the direst financial straits. Taking these three groups as a whole, hospitals and asylums have the largest number of supporters, temporary relief considerably less, educational institutions (omitting Sabbath Schools), the least of all; I do not think this order would commend itself to the sociologist. Admitting, however, the importance of all three of these classes, and remembering that, with a few exceptions, all of the societies that could be enumerated thereunder in New York, for instance, are doing a necessary or desirable work, we must all recognize some of the evils that a multiplicity of organizations entails.

Many will be tempted to exclaim: "Yes, these constant appeals are a nuisance; your begging-letter writer is not a circumstance to the privileged circulars of the Charitable Societies! There is not a day when I am not asked to contribute for this, that and the other!" True, but that evil is not so very great, as I shall endeavor to prove. I have little sympathy for the grudging giver. The bad results to which I would refer, as arising from too great an individualization of charities are three-fold—waste in money, misdirection of energy, deterioration of the communal spirit!

First, from the monetary point of view, and in the matter of expenditure; the printing, addressing and mailing of costly annual reports and of circulars are items which represent no mean amount, which could be cut down to one-third if competition for members had not introduced trade methods of advertising. In the collection of membership dues, an average expense of two to three per cent is probably involved, the greater part of which

might be saved. On the income side, we find no society, however active, able to canvass the field of possible contributions thoroughly, and it is not too much to say that the solicitor for membership on behalf of one society spoils the field for two others. Experiments like those here in Chicago and Cincinnati, among the Jews, and in so many cities among the general public, have shown the force of a thoroughly organized, concerted effort at raising funds, in place of spasmodic attempts on this behalf and that behalf. I am convinced that, in New York, many do not give because they have not been asked, many who know their duty shirk it by alleging gifts elsewhere, but very many withhold funds because they do not realize how little they are giving.

In 1897, at an informal meeting of gentlemen interested in Jewish philanthropy, I read the results of an investigation made by a small committee of enthusiasts on confederation. Perhaps some of the details may interest you here, though they be three years old. We had collated the membership lists of the twelve largest Jewish institutions of New York, all that received at least \$10,000 yearly from these voluntary contributions: Four hospitals, two orphan asylums, one home for the aged, four educational institutions and the United Hebrew Charities. In these lists appeared 20,704 subscriptions made by 10,282 contributors, and that might fairly represent the number of Jews who interested themselves in the truly communal charities. I believe the total amount of the direct contribution did not exceed \$350,000, of which two-thirds, say \$230,000, were contributed by 209 individuals, leaving the other \$120,000 to the credit of ten thousand supporters, of whom over six thousand gave to but one, and fifteen hundred to but two institutions apiece. It rather startled us to find that the Jewish community in New York contained less than 3,000 persons who contributed more than the cost of 100 good cigars, or an evening at the opera, to our great benevolent institutions; but those were the facts. Some gentlemen doubted the accuracy of the canvass and were invited to inspect their own records in our card catalogue the next morning. They did so and several professed to be surprised and ashamed at the smallness of their contributions, which they here saw systematically summed up for the first time.

Now, let me not impugn the generosity of my co-religionists in New York; many give liberally, and no more than rightly, for

unsectarian objects; many give to the smaller societies, not studied in our investigation, as of small statistical value; few, I think, of the well-to-do do much private charity work except among relatives, or in the shape of indiscriminate alms in petty amounts. But they think they are giving a great deal, because they buy many charity tickets for concerts, receptions, balls and attend charity fairs. Every cent paid for these tickets, the hire of carriages, dresses for wives and daughters, the outlay for extraordinarily bad suppers—perhaps even the consequent doctor's bill—is enthusiastically registered under the head of charity; the institution probably realizes two-thirds of the proceeds of the tickets. Some years ago, I analyzed the results of a "successful" charity entertainment, at which \$21,000 were realized from the sale of tickets, etc. I found that about \$10,000 had been paid by the directors themselves for boxes; the expenses were \$8,000; so that \$3,000 was actually contributed by the general public to the coffers of the very worthy charity. These directors put \$10,000, which they could have afforded to donate directly, as a good example for others to follow, into advertising their ball, and possibly themselves a little, and realized \$3,000. Meanwhile they spent on performance, printing, decorating, etc., \$8,000 of what might have gone directly to the support of sister institutions. Can trade competition go farther?

Secondly: As to misdirected energy. It is a notorious fact that a large part of the attention of managers, both at meetings and at other times, is devoted to the raising of money. The efficiency of directors is frequently judged by their ability to bring in new members. I have heard gentlemen praised for resigning their seats in a board because they had exhausted their circle of acquaintances, and that they wished to make way for fresh blood. Is it not a confession that such members were of no value in the management of the institution, if their familiarity with its needs and methods counts for naught against the money-getting capacity of a new man? Far be it from me to criticize the devotion of this class of workers, their abilities or their principles. But their place is not upon the directorate of the individual institution, their ability as canvassers should not be confined to the aid of one society, but should extend its benefits to all. They should act as the intermediaries of philanthropy by urging on the one hand greater liberality on the part of the indi-

vidual, and choosing for him, on the other, the best channels for the exercise of his benevolence.

The attention given at board meetings to questions of ways and means paralyzes the activity of the management proper; the places on the board for non-canvassing members are so few that but a handful can find time to attend to committee work, and grave questions of internal policy must be decided in a few minutes upon the report of one or two members, who alone have any familiarity with the conditions. But all this is internal and personal. In the mutual rivalry for members, institutions disregard each other's policies, tread upon each other's grounds; there is a constant overlapping of work, through lack of systematic co-operation, or because one institution refuses to surrender to another, work which the second is better equipped to accomplish. At times, again, necessary but distasteful work is not done because no existing society is willing to take up the burden. Useful societies languish for lack of proper support; useless ones are founded, and if a voice is raised in opposition by some charity worker best qualified to judge of the circumstances, he is accused of jealousy, of spite, of fearing competition.

Deterioration of the communal spirit of philanthropy is the worst feature attendant upon the individualization of charities. We are often told that selfish motives govern the majority of the managers, as well as of the supporters of our institution; that vanity is the prime mover rather than altruism. I, for one, shall never believe this to be true of the majority, while I admit that some selfish motive can be found for every act; for the heroism of the life-saver and the stern self-sacrifice of the soldier. But if the spirit of vanity and self-advertisement be rampant in our charity work, shall we seek to medicate the sick and uplift the poor while simultaneously debasing ourselves? Must we *foster* this egotism, seeking to have the end justify the means? I am asked to give to A's pet institution, and do not refuse for fear of offending him, though I am ignorant of its methods and objects; perhaps I am giving to him money that I had intended to go where my sympathies were more directly assured. I write the same against my charity account: was I not mistaken in entering it elsewhere than under business or social expenses? B refuses a subscription to a hospital, because its president buys of B's competitors. C withdraws his subscription from an institution, one of whose directors has criticized some policy of C's

asylum. Charity trustees behave as if they were trustees of a bank, and look upon a neighboring charity as a business rival; they fail to see that in a bank the directors guard the money of their depositors; in a charity the donors have parted with their money forever, and their vested rights are mere fiction, as compared with the rights of the beneficiaries.

I dare not dwell upon the harmful effects of the charity entertainments: it would carry me too far. I have already commented upon their wasteful methods. But if you will reflect upon the extravagance and vanities of the public balls; the chaffering and the law-breaking of the bazaars, the unjust taxing of professional entertainers, the improprieties of public amateur performances, you will agree with me that other things than money, labor and time are sacrificed on the altar of charity. We are told that people will not give, unless they receive something in return; that is a slander. There are many who know the truth, and the rest should be educated to see it. How many who purchase tickets for one of these entertainments know beforehand what they are to be shown? How many come to enjoy the attraction for its own sake? On the score of giving the money's worth, the charity entertainment is a self-confessed fraud; on the score of ethics, it debases one of the noblest of man's impulses in its participants. Do not bribe a man with a piece of cake to cast his bread upon the waters.

Community of spirit and purpose is a powerful uplifter of the individual; at present the variety and multiplicity of interests in a large city distracts the attention of men from the nobility of the cause of charity as a whole; they only see the failings and advantages of these various single societies. Fear of becoming involved in bickerings, inability to weigh the relative advantages, indolence in investigating for themselves, has caused many to hold aloof, who would find satisfaction and self-improvement in altruistic deeds. Put a common object before all, appeal in the name of the general good, rather than in that of some little corner of benevolence, and you will touch many who are now unresponsive.

By neglecting this larger aspect, by unduly fostering a spirit of rivalry and emulation, we may stimulate individual participants of a charitable enterprise to greater monetary activity. But we miss an opportunity for educating ourselves and others to a larger view of true philanthropy. By assimilating the meth-

ods of charity to those of commerce, we incur the danger that the next generation may confound the two, and seek that alone which promises the greatest personal profit. As a remedy for the evils, material and moral, which I have sought to recall to you, two methods would present themselves: consolidation or federation of the existing Jewish charitable societies in a single city. Both plans have their advocates, and both are being tried more or less thoroughly, here and elsewhere. While I consider complete consolidation preferable to complete individualization, it appears to me that difficulties are introduced that are likely to imperil its success.

From the purely administrative view, canvassing of contributions, collecting dues, granting outdoor relief, etc., nothing is to be said against consolidation. The very incomplete, and in some respects anomalous consolidation under the name of the United Hebrew Charities, has taught New Yorkers what a vast stride can be made in improving the treatment of poverty, by consolidating the various channels for its alleviation under one systematic management. In Chicago and Cincinnati, the idea of simplifying the system of contributions has been welcomed enthusiastically and liberally. But, it seems to me that consolidation goes too far, if it seeks to bring dissimilar societies into a uniform body.

First, from the point of feasibility, it seems unlikely that institutions having large vested interests in buildings or endowments should feel willing to throw them into a common pool—even if there should be no legal difficulties in the way. Secondly, in the matter of administration, it would be next to impossible to obtain a general superintendent who could really act as an intermediary between the overseers of the poor, managers of hospitals, principals of schools, etc., and the general board of directors. Even granting that such a man were found, the ramifications of subordinate officials would either remove the actual workings of the institution from the ken of the individual directors, or there would be a constant clash of authority. A school, an asylum, a hospital, can only be managed properly, if the salaried head is a man of training and individuality. A number of schools may be grouped under such an executive head, and the same might be true of a number of hospitals, or charity bureaus. But the general superintendent must either be a specialist in half a dozen different branches, or he must defer to

the superior judgment of his subordinates; otherwise his interference can only produce harm.

Could not such a general manager be dispensed with and the various superintendents report directly to the board? Yes, if the board will sit daily, or will delegate its authority to committees. The latter alternative seems hardly feasible, since it would demand a board of unwieldy size, and questions of importance would either be left entirely to a few individuals, or would be voted upon by a body, the great majority of whose members was unfamiliar with the details.

These are obstacles, I confess, that may be overcome by some clever device of organization, unknown to me. But the chief objection to complete consolidation arises, when we consider the probable relation of such an amalgamated society to the general community. It would be inevitable that the Directorate would become somewhat autocratic, somewhat opinionated, somewhat self-satisfied. Healthy criticism, from outside sources, would become more difficult; dissatisfaction could only make itself felt in a falling off of the revenues for the entire system. A large corporation, proverbially ultra-conservative, it would be difficult to cause such a one to take up new lines of work, to venture upon new philanthropic experiments. If an independent organization were formed for such a purpose, it would either be crowded out or thriving, it would gradually bring back the old state of individualization. On the other hand, as toward a new, but useless or vicious scheme, the consolidated board would be powerless, since it would be held to express a single biased opinion, if it sought to cause its condemnation; whereas, even now, the consensus of a number of independent boards is sometimes found to be efficacious in suppressing unwise or harmful movements.

To secure freedom of movement in all essentials, coupled with a unity of purpose and concentration of effort whenever needed; healthful supervision, without arbitrary domination, our charities should follow the example of our country, and adopt a system of federation of sufficient elasticity to meet the wants of the large as well as the small. No organization should be called upon to surrender its charter or its property; in fact, as an inducement for all organizations to join the federation without hesitation, it should be distinctly stipulated that any member could withdraw, if dissatisfied with the arrangement, after giving

reasonable notice, without any forfeit of any kind. This, I believe, is generally known as the Liverpool plan, since it either originated in that English city, or has been most successfully tried there.

As modified to suit the wants of an American Jewish community, this plan might advantageously take the following form. The various co-operating societies, whether incorporated or not, would retain their respective entities; no attempt being made to induce them to surrender their property or their individual subscribers, form of management, etc. They would agree, however, to place the solicitation of funds from the Jewish public into the hands of a general committee, say of fifty or one hundred, chosen perhaps for the larger part from among their own directors. This committee would publish annually a report, stating briefly the purposes and methods of the constituent societies, their financial condition, etc., and ending with a list of all the subscribers and the amounts of their respective donations. The committee would solicit, either by circular or through personal appeal, the contribution of an aggregate sum sufficient for the regular annual expenses of all the constituent societies. The subscribers would be asked to make annual, semi-annual or quarterly payments to a central treasurer, but the subscription blanks would be so worded that the donation can indicate to what extent each particular charity is to be benefited; while he can, if he desires, put a part or the whole of his subscription in the hands of the central committee for appropriate distribution.

This central committee would be a small body of men especially chosen for their broad acquaintance with the needs of our institutions, and preferably containing some men not actively interested in any one particular society. It would be called upon to supervise the work of the general committee and to see to the proper distribution of the funds collected through it. Of course, the designated contributions are beyond its control; but, assuming that the amount of undesigned contributions be considerable, it would be called upon to apportion it. And herein would lie its most important and delicate function: for the fund should be distributed according to the amount of legitimate deficit appearing in the annual budget of the various societies, after the designated contributions have been distributed. By submitting their accounts to the criticism of this disinterested central committee, the various societies would give their subscribers the best

possible guarantee of the economy and efficiency of their management. It often happens that, with the best intentions in the world, one society does too much, another too little. A wise and tactful central committee could do much toward procuring a proper balance in these and other respects. Societies which disregarded the rights of others, showed gross internal mismanagement or in other respects seemed undesirable, could be dropped by this committee; on the other hand, it might admit new ones, with the consent of the general committee.

It is understood that the collections above referred to are only those meant to defray regular running expenses. From time to time, an institution is forced to ask for larger sums, for equipment, endowment or building purposes; sometimes these demands are made by several institutions at the same time, so as to greatly interfere with one another; sometimes a doubt arises with many, whether such a proposition is really justified by circumstances. The societies should be required to lay their requests before the central committee, and if they be thought legitimate and opportune, the appeal should go forth with the sanction of this committee. It would certainly have far greater weight than when made by the interested society alone.

To what extent this plan coincides with that adopted at Chicago and elsewhere, I hope to learn at this meeting. It was presented to a number of New York societies in 1897, but was rejected by so many of the larger and richer ones that it did not seem possible to give it a fair trial. I cannot help feeling, as did those who were interested with me, that the managers of these endowed institutions would have jeopardized none of their interests by entering into an arrangement from which they were at liberty to withdraw at any time. In the event of its failure, from their standpoint, they could have gone out with their property unaffected and their membership list intact. If the general public, however, were once given the chance of testing the advantages of a system, whereby giving once according to their means and inclination, they are relieved from constantly recurring solicitations, there would be no chance of failure.

The President.—Ladies and gentlemen, we have all listened with a great deal of interest to Prof. Loeb's able paper. I take it that this is a burning question with very nearly all our constituent

societies, and the paper will be open for informal discussion at the pleasure of the Conference.

Dr. Landsberg.—Mr. Chairman, I have listened with a great deal of interest to the paper of Prof. Loeb, and I must say that I found it so interesting, so remarkably suggestive, that hearing this paper alone is sufficient to repay one for the trouble of coming from quite a distance. It is not only on account of the masterful manner in which he exposes a good many of the abuses of many societies, and the startling manner in which he shows how few in the large city of New York are really actively supporting the charitable institutions. But of greater importance, it seems to me, are the remedies which he proposes, and I can only express my sincere regret that this system was not put in operation when it was proposed in the city of New York, so that we could have heard results to-day of the trial of three years, which undoubtedly would have been a success. It seems to me that the single reading of such a paper is not sufficient to do it justice, and I would therefore propose that this paper should be printed with the proceedings of this meeting, so that it would be made accessible to all. While it refers particularly to conditions which exist only in large cities—that is, especially in large cities—it touches upon conditions which are in every city, even in the smaller communities, and criticises faults and mistakes in such a full manner that I think it would do a great deal of good to the whole community. I therefore make this motion that this paper should be printed, as it may be decided afterwards, either with the proceedings or in pamphlet form, separate, for distribution among the constituent societies.

The President.—I think, although it has not yet been decided, that it is the intention, or will be the intention, of the Conference to print its proceedings. As I understand it, the discussions that we are holding to-day are not only for our own benefit, for the benefit of the handful of people that we have here, but for the benefit of our constituents also, and under those circumstances of course all formal papers presented to this Conference will be printed. I should like very much to hear from other gentlemen and ladies present as to local conditions in regard to what I consider one of the most important matters before this Conference, and especially as far as it affects the condition of charities in some of the smaller cities.

Mr. Fraley.—Mr. Chairman, it is rather difficult for one to

speak after such a logical paper as has been read by the gentleman. You invite the members here to speak of their experience. I will give you the benefit of ours. We had in St. Louis the Sisterhood of Personal Service, the Auxiliaries, the Ladies' Zion Society, the Sewing Society, the Jewish Relief, and others, and on comparison we found that the various societies were contributing to the same person. We found not only duplication, but there was triplication. A great many of the ladies were somewhat reluctant to let us hear all the names they had on their list, claiming that they were helping people who did not want it known. In order that they should maintain their little secret we handed them our list and said they should make comparisons, that we had no secret. We found afterwards that they had no secret either. In the collection of funds it is much easier to collect for one fund than to have different collections, as has been so ably stated by the gentleman.

I believe in the consolidation of all societies. As a matter of course it is a difficult thing, as stated here, for one man to superintend all the different educational and charitable organizations; but they can be regulated by different heads and have one executive body and one presiding officer. Of course it will take time. I believe that this organization and conferences of this kind will show net results and good work which has never yet been thoroughly developed.

Mrs. Solomon.—I believe Prof. Loeb in his paper touched at every point; it does not seem to me that there is really any more room for discussion upon that subject. His plan coincides almost perfectly with the one that has been adopted in Chicago. There are still other papers on the programme for this afternoon, and might I ask that a further discussion of Dr. Loeb's paper be postponed until the others have been read.

The President.—I do n't know that there is anything on which we are all seeking so much information as the subject under discussion at present. It is the mainspring of all organizations. I understand that Detroit has made an attempt at consolidation or federation, I really do n't know which, and I am confident we should be very much pleased to hear from the delegates from that city.

Dr. Franklin.—I am very happy to say, Mr. Chairman, that the undertaking of Detroit has passed through the experimental stage.

It is a decided fact to-day that we have one organization. The association—it is not a federation, but a consolidation of our charities—though young, has taken on a strength that smacks somewhat of maturity. I believe we personally owe thanks to Prof. Loeb for the magnificent paper he has given us, because he seems to have touched upon the very problems which stared us in the face in Detroit when we undertook the work of consolidation, and which doubtless will confront every organization that tries to better its condition. We in Detroit were faced by this condition of things: For thirty years or more there had been in existence the various branches of philanthropic work usually undertaken in a Jewish community. A great deal of money had been collected and expended, temporary relief was given, and our poor people remained poor people; but practically no attempt was made to raise the manhood of the poor. And I am here to say that no attempt can successfully be carried out to raise the manhood and womanhood of the poor as long as there are half a dozen different organizations in the same city attending to the same people. A few of us interested in the higher purposes and aims of philanthropy, realizing that the mere giving of a few dollars and some cast-off clothes was not charity in the higher meaning, decided that things had to change. We banded together; we called representatives of our various organizations to a preliminary meeting. We were snubbed at once, and we were told that a system that had been good for thirty years ought to be good for the rest of the time. Especially those who had been in office during the greater part of the thirty years did not like the change. And I really believe that if you come to trace the difficulty down, if you try to trace it to its root, you will find that in most cases the greatest obstacle to the consolidation of the various societies is the fact that under the new regime there are not enough offices to go around to all those who are interested in getting them. (Applause.) However, all those difficulties did not daunt us, and we went bravely forward, and I am glad to say that, with the exception of one society, which still stubbornly holds out, we are a unit there.

The results, however, of our organization may be of more interest to you than the method we employed in the consolidation, because after all results are what count. I am pleased to tell you that since our organization has been effected we have collected more money from more sources for the one institution than

had ever been collected for the half dozen before. We have collected these funds with less difficulty and at less expense. We have disbursed them in a far more legitimate manner, I will say, than they had ever been disbursed before. We have succeeded in cutting off cases that were purely cases of imposition, such as are found in every community. We are preventing duplication. We have in fact even gained this victory, that the one institution which stubbornly held out against us is now co-operating with us, and at least making a report to us of its doings, so that no duplication is possible in that quarter, and we are forcing men and women, who heretofore have not given a dollar to charity on the plea, if we came to them from one society, that they were giving to another, when they were not, we are forcing them to do their share toward charity; and I believe, ladies and gentlemen who are representing the smaller or at least medium-sized cities, such as Detroit, that you will all find it feasible to carry out the same plan, if you only undertake it and go ahead, show that you are in earnest in the matter. If your office-holders object to it, well, object to the office-holders, but carry your point of consolidation.

Mr. Grauman.—Mr. Chairman, I have been associated with charities, both Jewish and Gentile, now for fifteen years. The first five years of my experience I was acting as a charity commissioner in the City of Louisville. For the last ten years I have been associated with the United Hebrew Relief Society of the city of Louisville; for the last three years I have been the presiding officer of that institution. Nobody would be a greater advocate of consolidation than I, from the fact that I know in consolidation there is strength. We have an obstacle, though, that stares us in the face, that is hard to overcome. We have, for instance, four or five ladies' societies in our midst which have, in all probability, a reserve fund of some twelve or fifteen thousand dollars. Each of those societies has obligations; one, for instance, gives a sick benefit of five to seven dollars per week during the sickness of a member. This is an obligation that they owe to their members. They claim that with these obligations, consolidation is impossible. We have used our best efforts, but up to the present we have been unable to effect a consolidation. Now, I would ask for information what course to pursue in order to get all these societies under one head, with these laws staring them in the face, and with their revenue insufficient to keep up

their present obligations. The amount disbursed now is \$75.00 a month, without the every day calls we have, and without the incidental expense that rests upon us. Our expenditures are anywhere from two thousand to twenty-five hundred dollars a year. Of course we realize that by having a consolidation of all the societies our collections will be very much better, that we could accomplish a great deal more good and our scope would be greater, but as it is it seems almost impossible for the different societies to consolidate with our United Hebrew Society. I should be glad to hear suggestions here as to the method whereby we could effect that, and I think it would do the greatest good to the greatest number of our community.

Mrs. Fox.—Mr. Chairman, the question that appeals so forcibly to Louisville appeals also to St. Paul. St. Paul is just as anxious to hear how to consolidate as is Louisville.

The President.—We had all these troubles when we started in Cincinnati. We had a number of subordinate associations; some had real estate, and others had beautiful nest-eggs of bonds which they had saved from the poor in the course of seven or eight years preceding, and the various methods of raising money were in vogue in Cincinnati that have been in vogue elsewhere. We were afflicted with the annual strawberry festival; we had a linen sale (just exactly the things that are sprung upon the confiding in other cities), but we obviated those troubles. In the first place, if you have a society which has accumulated a little money, and has it nicely invested in four per cent bonds, showing that in the past it has exercised the proper economy in its care of the poor, say to that society: "The income from those bonds you can continue to retain for your own purpose; you will turn over the coupons, as you cut them off yearly, and we will not interfere with you if you claim that prerogative for yourself. You can have the luxury of cutting off your own coupons; you can have your own treasurer, whose business it shall be to cut off those coupons, and he will turn the coupons in to the treasurer of the general society, and they will be placed to the credit of your society, and consequently of course the general fund won't have to pay out as much for you." If there is a society which, as you say in Louisville, is under obligations to pay a certain amount of money to every widow, whether that widow requires it or not, and there is a fund fixed for that purpose, you have nothing to do, but accept the in-

evitable. Unfortunately, in Cincinnati, before the modern ideas of charity had any hold, some well-intentioned people died and made it compulsory on us at a certain fixed time every year to give away a certain amount of money, and with great forethought the parties who died made this provision, that we should give it away to people who were not dependent upon us for charity. Now, it seems astonishing, but it is a fact, that we are called upon every year at a certain fixed time to expend, I think, from five to six hundred dollars, and give it away to people who don't want it, but we do it because the man made his will in that way, and we endeavor to exercise as much judgment as we can in cases of that kind. The way we proceeded was this: We said to all of our constituent societies: "You are all in want of money. Now, we will say to you in the beginning that you shall have no less money available for your purposes than you have had in the past, but we will see that you don't have any trouble about it." That seemed a very fair proposition to all of them, and they said: "Of course, if we can do as well with you as we have been accustomed to do; if we can do as well with you without effort as we have been accustomed to do in the past with effort, we don't see that we will lose anything." Then we went to all our subscribers, and said: "We will wipe out all your former subscriptions, you will make us a new subscription, we will collect from you three or four times a year, and we promise you that you shall never be called upon to buy a ticket, you shall not go to any strawberry festivals, it will not be necessary for you to attend any balls, there will be no indirect solicitations of money for charitable purposes under any possible guise." The idea was very popular, and where heretofore every business man had been accustomed to have a man drop into his office every other week to collect a dollar and a half or two dollars and a quarter, or a dollar for his wife's subscription, he now pays only our quarterly bills. Our subscriptions have been paid with the regularity of rent, and in the four years that we have been acting under this new scheme we have gained subscriptions, we have now a larger number and a greater amount of subscriptions than when we started, and there has been not a particle of dissatisfaction. On the contrary, the societies, as they found that they were relieved from the trouble of soliciting subscriptions, devoted their attention exclusively to the work for which they were organized, and there has

not been a branch of our work which has not enlarged in the last four years, I am pleased to say, with the exception of the giving of alms, which has decreased. (Applause.)

Dr. Leucht.—Mr. President, in listening to that eloquent paper of Prof. Loeb, it struck me that he holds up an ideal that we all can strive to reach in these days, but we have at the same time to deal not with abstract ideas but with the factors that are before us. Everyone, I think, in this room is deeply convinced that the best way of getting money from people to defray the expenses of our eleemosynary institutions is to go directly to our people and ask. At the same time, we also know that in this world of vanity we must very often appeal to our people in order to get money, and must be satisfied to get the money in the best way we know how. Now, it is much easier very often to make at a fair twenty-five hundred dollars than it is to go to the people and get it. However, as experiences are in order, I wish to say that only a few years ago, in the city of New Orleans, the Hebrew Benevolent Association gave a ball in which they gathered somewhere about four or five thousand dollars. We appealed to our citizens that our pride should prevent our sending our wives and daughters to sell tickets—that there should be other means of procuring money. The first year thereafter, when we appealed directly to the community at large, we collected thirteen thousand dollars instead of five thousand. In ten years no entertainment has been given by our institution, and pardon me if I state this—it is not out of ignoble pride—the city of New Orleans, having 5,000 Jews, men, women and children, supports an infirmary that costs \$50,000 a year, an orphan asylum that costs \$28,000 a year, the Hebrew Benevolent Society that costs \$10,000 a year and a little more, and still we have not appealed to our constituency except by asking direct contributions. I want to say, as far as consolidation is concerned, that there is only one way of doing it, and that is to consolidate.

Mr. Marx.—Mr. President, our experience in Galveston, Texas, has been a varied one. Our officers up to about five years ago were men that had remained in office for fifteen or twenty years, men whose methods were old, dating back possibly to the time when they first came from Europe, and it was very hard to change them from their old methods of disbursing their charities. I have attacked the problem of consolidation since my visit to

Cincinnati. I spoke of that to two or three of our older members, men who had been officers, and asked their opinions, and then went among a few of the younger members, but they did not seem to care about it. If some one will suggest a plan by which they can get together and either eliminate or bring these other societies into line, I would be glad to hear it. This matter of consolidation is one in which I am interested, and I would like to hear of some better method than simply to tell us to consolidate.

Mr. Wolff.—Mr. President, I can honestly say that I have learned a good deal on this question, and have profited by the paper read by Prof. Loeb. As for myself, I intend to go home and try either to consolidate or to have some method adopted by which our charities can work in conjunction. (Applause.) As it is now, we have in our city a Ladies' Benevolent Society, which has been in existence for forty years and has accumulated quite a good amount of money; I suppose they have about seven to eight thousand dollars. It would be very hard for these people to give it up, but there is no necessity for them to give it up. I am satisfied that when I go home I will bring matters into better shape.

The President.—The next business will be the report of the Committee on Desertions. The Chairman of the Committee on Desertions has been Mr. Bijur, a very prominent gentleman of New York, connected with the United Hebrew Charities of New York City, and he has been assisted by a number of gentlemen and ladies in the various cities of the country. I greatly regret that he himself is not able to be present at this meeting. He has written me a letter in which he expresses his regrets, and he has delegated to Mr. Isaacs, of New York, the reading of his paper, which will now be presented to you, and which I am confident represents a great deal of thought by some of the people best calculated to undertake the consideration of this question:

REPORT OF COMMITTEE ON DESERTIONS.

GENTLEMEN—For the causes of the crime of desertion of wife and children, we must search the social life of the people among whom it occurs. Its evil effect is visited upon the community in the form of the burden which the abandoned wife or children become upon the charitable community of the place of their residence. In that aspect, the matter is one of vital con-

cern to our organized charities, particularly in the larger centers of population. The condition of family life among the Jews is such as to bind husband, wife and children closely together; and it is only when that condition, by reason of external circumstances, is rudely disturbed that we find any inducement toward the abandonment of his family obligations on the part of husband and father. The persecutions in Russia have driven to our shores hundreds of poor people, who, in their own country, had been able to earn their livelihood. Beggared by plunder before emigration, and surrounded here by new conditions, they find it difficult to make a living. Frequently, too, sickness adds to the troubles of the head of the household. Under these circumstances it is not to be marveled at that, occasionally, a man rendered desperate by the apparent impossibility of caring for his family, should try to cut the Gordian knot by abandoning them, even though this act does violence to his affections and to his sense of obligation. It has frequently been urged that an announced determination on the part of our charitable institutions not to care for deserted wife and children might deter an intended deserter from this act. On the other hand, it must not be forgotten that where broad-minded and liberal dispensation of charitable relief prevails, men will feel that it is better, nobler and easier to apply for relief, which will enable them to become the support of themselves and their families than it is to abandon them to the care of strangers. The more modern theory of charity organization teaches us that it is scarcely sufficient to sit supinely by, waiting till the poor apply for help, but that the so-called submerged classes among us should be sought out and a helping hand be tendered to them. Such an attitude promises to go a long way toward curing conditions which constitute the first temptations to desertion. The system of friendly visiting should prove a potent factor in dissuading men from abandoning their family responsibilities. Public meetings, the influence of native orators, of the pulpit and of the press, can all be profitably employed toward discouraging the prevalence of this evil. It is fair to assume that the moving cause of desertion, at least among the Jews, is rather economic than social; and that, so far as the latter factor operates, the influences above referred to are now and will continue to be a powerful deterrent.

Viewed from the practical standpoint of our charitable organizations, we are confronted with the problem of how to deal

with a man who willfully abandons wife and child in order to seek his own livelihood elsewhere. The facility with which this may be done is fairly apparent. A man of comparatively no social standing or connection leaves the city of New York, goes to some other large center of population, like Philadelphia, Chicago, St. Louis or Cincinnati, changes his name, perhaps even his appearance, and, so far as fastening upon him the responsibility of his past position goes, he is substantially a new man. This, however, is a hypothetical case. As a matter of fact, all deserters do not change their name or appearance; while in the case of this crime, as in all others, it is quite probable that in the course of a short time the deserter will exchange confidences with his neighbors. His offense thus becomes known; and if proper means be adopted to ferret out the offender, or if it becomes impressed upon the poorer Jews of our great centers of population that this evil constitutes a menace to their good name and prosperity, it is altogether likely that the several charitable institutions will find innumerable willing assistants in the work of reformation.

At present there is no system either for the exchange of information or for organized co-operation in the suppression of this evil. Your Committee would, therefore, respectfully suggest that each Jewish charitable society represented in this Conference and engaged in general relief work hereafter report to all the others every case of desertion brought to their attention during the preceding month, with full details, as to the name, appearance, occupation and antecedents of the deserter. If these reports be tabulated by each of the societies receiving them, it is a fair assumption that many of the men guilty of this offense will be apprehended either on applying for relief to the charitable societies of their new residence or through information supplied by such of their new neighbors as learn their history.

In a few instances, where a deserter has been apprehended in his new home and his wife and children have been sent to join him, the results have been entirely happy. This expedient, however, does not always avail, but often leads only to a second desertion. There is, therefore, plainly need of additional corrective influence besides the close and more systematic co-operation of our several sister societies. This is to be found in the strong hand of the law.

Unfortunately Congress has no power, under the constitu-

tion, to pass a law constituting desertion a penal offense against the national authority and thus to provide a uniform system of relief. It must be left to the influence of the several societies in their respective states to see that statutes are enacted which will constitute this offense a crime and authorize the extradition of fugitives guilty thereof.

There is much diversity in the laws of the principal states with which we are concerned in the definition of this offense.

Ohio, for instance, punishes the parent of a child under the age of sixteen years who abandons such child by a fine of not more than \$200 nor less than \$10, or by imprisonment for not more than six months, or both. This does not cover the case of a man who might abandon his wife where there are no children or no children under the age of sixteen years.

Illinois punishes by a fine of not less than \$100 nor more than \$500, or by imprisonment in the county jail for not less than one month nor more than twelve, or by both, the man who abandons his wife or his child under the age of twelve years.

Wisconsin visits upon the man who abandons his wife or his minor child the penalty of imprisonment in state prison for not exceeding one year or in the county jail not more than six months nor less than fifteen days, ten of which may be upon a diet of bread and water. In Wisconsin, moreover, some of the police judges, co-operating with the charitable organizations, have adopted a policy of releasing the deserter on his own recognizance for a short period, and either then discharging him or committing him to jail, dependent upon his conduct in the interim.

In Pennsylvania, a man who deserts his wife or children may, upon information made by them or either of them or by any other person, be directed by the court to pay for their support not exceeding \$100 per month, and be committed to the county jail until he comply with such order or give adequate security for such payment. The appropriate court may, at any time after three months, if satisfied of the liability of the deserter to comply with the order for payment or for security, discharge him from imprisonment. It appears, however, that desertion under the statutes of Pennsylvania is not a crime.

The new charter of New York City, following in substance the state penal code and code of criminal procedure, provides that if a man abandons wife or children without adequate support,

or leaves them in danger of becoming a burden on the public, or threatens so to do, he may be compelled to give a bond in an adequate sum for a weekly payment, or, in default of such surety, that the offender may be committed to jail until surety is found, or he may be sentenced to imprisonment in the penitentiary for not more than six months, or until such surety be found. There is also in these statutes a special provision making a wife a competent witness against her husband as to all matters embraced in the complaint. These provisions are to be found in the New York city charter, Sections 685 to 689 inclusive. See also Section 715 of the Penal Code.

The New York statute above cited appears to be the broadest and most satisfactory of those examined, and might well serve as a model to other states. Were such or a similar law enacted in each of the states concerned, it would be comparatively easy to punish the offender, provided he be found within the confines of that jurisdiction.

It remains to consider the means to be adopted to bring the fugitive back to his abandoned home. It has been suggested by one of the members of your committee that a fund should be constituted, contributed by all the constituent societies of this Conference, and placed in the hands of an executive committee, to which all communications concerning desertion should be addressed, and which should look after the extradition (or, as it is technically called, the "interstate rendition") of fugitives. It would seem, however, that if the plan of co-operation and communication herein first above outlined be adopted, it would be easier for the particular society within whose jurisdiction the offender be found, to look after the legal requirements of his extradition to the state where his offense was committed.

The language of Article IV, Section 2, Subdivision 2, of the United States constitution defining "treason, felony or other crime" as the offenses extraditable between the several states, has been repeatedly held to cover misdemeanors as well as felonies; and desertion, no matter how limited, constitutes, in most of the states, at least a misdemeanor. Unfortunately, it has been decided by the U. S. Supreme Court that the federal authorities have no power to force the executive of a state to give up a fugitive on the requisition of the executive of another state. Such action, although made compulsory upon the executive by the United States constitution, is subject to enforcement only by his

sense of duty under his oath of office. This duty has been frequently evaded or avoided on various pretexts, more or less substantial. A case is at present pending where the governor of Pennsylvania will probably decline to honor a requisition from the governor of New York for a man charged in New York with the very crime which we have under consideration. It is, therefore, clear that the influence of our several associated charities must be exerted upon the executives of the several states to induce them to give up fugitives against whom a requisition may be issued by reason of the crime of desertion. Here again we find the value of closer co-operation among our charitable institutions exemplified.

The rules adopted by the governors of several states covering the question of interstate rendition, expressly discourage the extradition of fugitives who are wanted for mere misdemeanors. This is the case in Illinois, while Pennsylvania has adopted one of the suggestions proposed by the Interstate Extradition Conference held in New York, in August, 1887, to the effect that extraditions will not issue in cases of desertion, except under special and aggravated circumstances. It is evident that the direct and serious bearing of the crime of desertion upon the economic condition of the community where the crime has been committed, has not been fully appreciated or recognized by the executives or representatives of the states named.

To summarize our conclusions, we may say that we believe:

1. That all our charitable institutions should endeavor through the means of friendly visiting, the pulpit, the press, and at public meetings, to elevate the general tone of our poorer co-religionists and to impress upon them the honorable duty of providing for their families under all circumstances.

2. In connection with this work it would be well if our institutions for outdoor relief could pursue a policy of endeavoring to afford sufficient assistance in proper cases to make the applicant self-supporting, thus removing the temptation to desertion.

3. The several charities should report to each other monthly the details of all cases of desertion which come to their knowledge. This should be supplemented by the endeavor of each organization to ferret out the whereabouts of the offender, and to take immediate legal steps toward his arrest and rendition to his residence for punishment. The expense of each such proceeding, it would appear fair, should be borne by the organization at

his residence, but it is quite possible that the actual expense of the arrest and return of the fugitive to the county wherein he has been indicted or charged with the crime will be paid by the authorities of the state or county of his residence.

4. This conference and the individual charities should urge upon the legislature of at least those states in which are situated the larger centers of population, the passage of a statute similar to that now existing in the State of New York.

5. This conference and its several constituent organizations should also endeavor to secure from the governors of the various states concerned, the rendition of every fugitive wanted for the crime of desertion in any other state, together with the adoption of such rules covering extradition as would include the crime of desertion unequivocally among those in which extradition should be compulsory.

Respectfully submitted,

NATHAN BIJUR,

Chairman.

MAX WURTEMBERG,

DAVID W. SIMONS,

JOSEPH WEISSENBACH,

ALBERT ARNSTEIN,

MAX B. MAY,

MARX B. LOEB,

EDWIN S. MACK,

Committee on Desertions.

APPENDIX.

Charter of New York City—Laws of 1897, chap. 378.

SECTION 685. Every person who actually abandons his wife or children without adequate support, or leaves them in danger of becoming a burden upon the public, or neglects to provide for them according to his means, or threatens to run away and leave his wife and children a burden upon the public, may be arrested as provided for by Sec. 900 of the Code of Criminal Procedure. If it appear that he is guilty of the charge, the magistrate shall make an order specifying the sum of money to be paid weekly for one year by the defendant to the commissioner of public charities for the support of his wife or children.

SEC. 686. Any person convicted as above shall give a bond in such sum as the magistrate shall direct with surety, that he will pay weekly for one year, the sum ordered to the commis-

sioner of the borough. In default of a surety, the city magistrate shall make and file in the office of the clerk of the court a record of the conviction of such offender as a disorderly person, specifying the defense, the names of the witnesses, and shall commit him to Blackwell's Island, the penitentiary or jail, there to remain until the surety be found, or he shall sentence him to imprisonment in the penitentiary for not more than six months, or until he gives the security provided above. [Upon the trial or hearing of all complaints above referred to, the wife shall be a competent witness therein against her husband, as to all matters embraced in said complaint.]

(The sentence in brackets is the only substantial change or addition which the charter makes to the previous provisions of the Code of Criminal Procedure covering this subject.)

SEC. 687. Any money recovered in any suit on such bond shall be paid to the commissioner and by him applied to the support of the wife and children. If the offender be admitted to bail and fails to appear, the bail shall be forfeited.

SEC. 688. When the bail is forfeited the commissioner may bring an action to recover the amount of the undertaking and the same shall be applied for the support of the wife and children.

SEC. 689. An appeal may be taken from a conviction before the city magistrate to the court of general sessions in the county of New York, or to the county court in any other county. Defendant must give an undertaking.

Mrs. Solomon.—I would like to move the adoption of this report. The 7th District Bureau of Charities of Chicago, which is supported by the women of this city, has given the question of desertion a great deal of consideration, and in this matter they had the support of the state's attorney and his entire office, and the assistant state's attorney, who was our principal assistant in this work, is here, and I would like to have him speak for the work in Illinois.

Mr. Herzberg.—I object to this report being adopted. I have no objection to its being filed, but I do object to having the sentiments expressed there adopted as the sense of this Conference. I agree thoroughly with most of the propositions that have been stated by Mr. Bijur, who has given the subject considerable thought and attention, but my objection is this: While

I have not the slightest objection to our endeavoring as individuals to secure the proper legislation upon the subject, I do object most strenuously and seriously to this Conference, as a Jewish organization, seeking to have legislation passed upon that subject. I do not think that we as a Jewish organization, ought to endeavor to have laws passed upon the subject of family desertions. We can very properly act as individuals, or in connection with non-sectarian organizations, but I do most seriously object to having that done or that expressed as the sense of this Conference.

Mrs. Solomon.—May I change my motion and say, have the report filed?

The President.—It is moved that, if there are no objections, the word "filed" be substituted for the word "adopted." Is there any further discussion on this report? Discussion is in order. We will be very glad to hear from Mr. Weissenbach if he is present.

Mr. Weissenbach.—It seems to me that the purpose of the committee's report is misunderstood by some of the delegates to the Conference. While I believe that the gentleman from Philadelphia is perfectly sincere in his evident desire not to have this organization as a body seek the enactment of any special legislation which will perhaps provide for the betterment of our poorer fellow-creatures, still the report, as I understand it—and I was a member of that committee last year—does not call for action specifically on the part of this Conference for the legislation that will be necessary to remedy this evil, but that we co-operate with such other charitable organizations as are interested in similar work, to have legislation enacted which will assist us in determining whether or not we can cope with this evil, which in our city seems to threaten perhaps the good name of the Jewish people. That is rather a bold statement to make, some people will say, but it is true. I remember a year and a half ago I made the statement in the Council of Jewish Women of this district that in proportion to the number of Jews and the number of Gentiles in this community the number of desertions among the Jews was greater, and I remember I was called to account for it and asked for my statistics, and I said when I had time I would give them. But when I submitted my report for this district to Mr. Bijur, I gave him some figures which, while I may not be able to remember them accurately just now, I will give as nearly as my

memory permits me. From September, 1897, to August 1, 1898, in this county there were 65 cases of wife abandonment brought to the attention of the grand jury and 65 true bills returned. Of those 65, 53 were Gentiles and 12 were Jews. From 1898 to 1899 there were 73 cases of wife abandonment reported to the grand jury, where indictments were found; 52 of them were Gentiles and 21 were Jews. Now, in this county we have perhaps one Jew to 22 Gentiles, and you can readily see from the reports as we have them from our grand jury, which do not represent the actual number of abandonments by any means, but only those which were brought to the attention of the grand jury, that we have perhaps one Jew to every two Gentiles. Now, if this is not an appalling state of affairs, then I perhaps would be willing to state to this Conference, as I was to the Council of Jewish Women, that I was mistaken, and that I was sorry for being mistaken. Mrs. Solomon and Miss Low, and others who are connected with the Council of Jewish Women in this community, know as well as I do—perhaps even better, because in their travels throughout the Seventh Ward district, where this seems to prevail, they have come in perhaps closer contact with a greater number of cases that are never reported to the grand jury—but I find that in a great many instances we are never able to prosecute the men who desert their wives, because they flee the state and find refuge in some neighboring state, where by means of political influence, or perhaps other influence, the governor refuses to grant requisition papers. Now, we had a case just recently that seemed to trouble the Seventh Ward district quite a while; I know it troubled our office for two years. A woman's husband deserted her here, and went to Pierre, South Dakota, to live. His profession was my profession, and he had landed quite a little fortune—sufficient, we afterward determined, to buy up the governor and judges of the state. He refused to come back and live with his wife, and after repeated efforts on the part of Miss Low, we had him indicted and requisition papers drawn up and forwarded to the governor of South Dakota, who very politely told the messenger from this state, the officer sent after him, that while he believed that Mr. Hartman was guilty of the charge of wife abandonment, still it was discretionary with him whether or not he should be returned, and inasmuch as it was nothing more or less than trying to collect a

debt, he concluded that he would not turn over the prisoner. We afterwards ascertained that this man had married again in our county, and we indicted him for bigamy. That made it a felony, and then it was not a matter of discretion with the governor, for while it does not make it compulsory, still in the face of public opinion governors very rarely refuse to honor requisitions on such grave charges. About a month ago, I sent an officer to South Dakota with the requisition papers, and the same governor very politely turned us down and said he had affidavits there showing that this man had been divorced in Russia, although there was no proof of it. Those are some of the difficulties that the authorities here have to cope with. I believe that if legislation were enacted making it compulsory upon all the governors in all the states in this Union to turn over to the officer or to the messenger from a neighboring state, when the proper requisition papers have been signed by the governor of that state, then perhaps we can bring back these men for trial. And when we get them here, what can we do with them? We arrest them and place them in jail, and then the wife comes around and pleads for his release, and if he is not released she refuses to prosecute. And let us say that in one case in ten she will prosecute, what is the result? The man is jailed; there is no benefit to his family. I suggested to Mr. Bijur that some legislation should be provided which would make it perhaps easier for the charitable institutions throughout the country to cope with this matter; if a man is confined to the work-house and is placed in the position where his labor is paid for by outside contract, that the money so accruing to the state or county shall be paid to the individual's family, that is, the family that is dependent on him, and so not make them a charity family throughout the existence of the period of his confinement, but to make the man support them and at the same time punish him for what he has done. Some may say that that is taking a taste of the convict labor system, but it is not, because that system brought our convict labor in competition with the free labor in the market. This does not. This simply brings a man to book for his crime and does not enable him to waive the necessity of supporting a family that is absolutely destitute. That perhaps, will not meet with as much difficulty, that is to say, as much contrary discussion, as I anticipated that it would. Still, a third proposition, and one that Mr. Bijur brought

out, and that is this, that this Committee on Desertions be so enlarged as to comprise a member of the committee in every state of the Union, a man of sufficient influence who can perhaps bring pressure to bear upon such governors as seem to refuse or wish to refuse the issuing of requisition papers. Now, if that were done, if men were appointed on the committee who had the influence, who perhaps while not personally acquainted with the governor, had influence with others who were, and in that way enabled us to bring back to this state or return to other states the fugitive for whom the requisition papers were issued, I think perhaps that evil could be somewhat remedied. It is rather a difficult question to be disposed of within a very short space of time. Permit me to thank you for your kindness in allowing me to talk to you, and I assure you that whatever I can do personally to facilitate the work of remedying the evil of wife desertion I shall be very glad to do.

Vice-President Pisko.—Are there any further remarks on the subject?

Dr. Frankel.—If there are no other speakers I would like to state in confirmation of what the previous speaker has said that a conference was recently held in the city of New York which aroused considerable interest and considerable attention there. It was a conference composed of the various charitable organizations in the city of New York, without respect to sect, and took up some questions that are of extreme importance to the city of New York in particular. Among those were the question of city aid institutions, and incidentally this question of desertion was brought forward. I am very glad to report to this meeting that at that time a suggestion was made by Commissioner Simus, the commissioner for the borough of Brooklyn, that in his opinion the only solution for the desertion question, provided arrest had been made, was to place the offender at such work as might be of benefit to his family. I have no doubt whatever that legislation in the very near future will provide something different from what we have at present, namely, merely imprisonment in the workhouse. Such legislation as may be enacted will provide means whereby the labor that the man performs may redound to the benefit of his family. I think that this question is one of the most important that we have to deal with, and I am frank to say that from our experience it is the most insoluble of all. I

don't know what to do about it; I don't think legislation is going to help. I have purposely gone to work before coming to Chicago and gathered statistics upon the work of our own office, and I find that the number of desertion cases has increased over last year by two per cent. Whereas last year out of the total number of new applicants that we had five per cent were desertion cases—and you will remember that we have on an average five thousand new applicants a year—we had this year seven per cent. That will mean out of the total of our new applicants this year three hundred and fifty desertion cases. If you consider that we have had in the last five years almost an equal number, I am very safe in saying that we have on our books to-day fifteen hundred families whom we care for simply because the husband has become truant and has deserted them. I do not think that we have in that entire time become conversant with the new abiding place of fifty of those husbands. Now, all the legislation that might possibly be enacted is not going to enable us to determine the whereabouts of the absconder. In those fifty cases it has been impossible for obvious reasons to bring the offender to task. In most cases where an attempt is made to reach him he at once goes into another commonwealth, as soon as he becomes aware of the fact that we are after him. In other cases they had the refuge of pleading divorce, not the legal divorce but the Jewish divorce, and it was impossible to bring them to task on that account. In the few cases where I have succeeded in laying my hands on the offender we have gone so far as to have him imprisoned and sent to the workhouse, and then we have the condition of affairs that the man is in the workhouse and the family is starving, and, in one way or another, must be taken care of by the charitable societies.

I stated in my annual report last year that I thought it was true, paradoxical as it may seem, that one of the main causes for desertion in the larger communities was the very presence of the charitable society in the community. I think that holds for the reason that in most instances cases of desertions are not permanent desertions, many of them, but temporary desertions; they are desertions simply from the standpoint of the individual who is not able to obtain employment in the city where he lives and seeks employment elsewhere,

and were it not for the fact that there is such a charitable institution, he would never for a moment leave his wife and children to the care of strangers. It is questionable, of course, what is to be done under those circumstances. I know that there is not one person here who would lay down the hard and fast law that under such circumstances relief should be refused; I am quite confident that that would not be said by any one of you, and yet there have been cases where we have made the experiment, where we have refused relief and where the husband has returned. This may sound harsh, but the conditions were very carefully studied before the attempt was made; and yet it has proven to me what I stated before, that the actual cause for desertion has been the presence of the charitable society, of the relief-giving organization, in the community. It is for this reason that while I cordially support all the suggestions that have been made with reference to legislation, I think that after all it is but one means, and that the weakest of all, to suppress desertion as we know it. I have no right to speak for Mr. Bijur, his report speaks for itself, but I am very closely in accord with his views; I have discussed them with him, and I am safe in saying that he felt it was better to lay stress upon what might be termed the educational side of this movement rather than upon any other, the education of the community, and in particular of the Russian Jewish community, up to the necessity of it itself preventing desertions. I have attempted this in New York and intend to repeat it continuously. We are fortunate there in possessing a speaker who is to-day almost world-known, an eloquent Russian by the name of Maslanski, who has the good will of the entire population, and we attempt through people of his kind and of his character, through homely phrasings, to bring home to them the necessity of preventing desertions in their midst. Even this in my mind is, of course, but a partial solution of the question. I feel that we must, under the present social conditions, and in particular under the present economic conditions that exist in our very large communities, continue to recognize desertion as an evil. It is not more prevalent necessarily among the Jews than among others. Desertion is as well recognized in New York among the Catholic organizations, and particularly the Irish Catholic organizations, as the Jewish organizations. Most of them are occasioned purely by the economic conditions that exist, and as long

as they do exist, the Jewish organizations will have to meet the question of maintaining the family left behind.

Dr. Leucht.—I would like to ask you in how many cases of that fifteen hundred you have cited do you know of your absolute knowledge that the wife knew where the husband was?

Dr. Frankel.—Well, we can only take the statement, then, of the visitor. We endeavor to ascertain this not only from the applicant, who in all cases of course is the wife, but endeavor to ascertain from the neighbors. In case of desertion the visitor who visits that family is supposed to act more as a detective really than as a visitor. It is his or her duty to go there at odd times and see whether it is possible to determine whether the husband has really deserted. I have myself gone to cases where there was an element of doubt, and have ascertained that desertion was a falsehood, where particularly by going late at night the husband was found esconced with his family and very frequently enjoying his evening meal, but that is neither here nor there. The cases I speak of are supposedly *bona fide* cases, where investigation has revealed an actual condition of desertion, and many of them already going over a period of fully half a dozen years, and through that time, through inquiries made on all sides, and particularly through neighbors, no trace of the whereabouts of the husband has ever been ascertained.

Dr. Leucht.—I did not mean to ask you that, but didn't you find it was a preconcerted thing between husband and wife that the husband should go away under the plea, understood among themselves, that "I shall go away and the charitable institutions are going to support you?"

Dr. Frankel.—No; I think those are the exceptional cases. We find them, of course; every society finds them.

Dr. Leucht.—You think they are the exceptional cases?

Dr. Frankel.—Yes. I say we have cases of that kind. But for half a dozen years many of them have been there, we know cases of desertion that have been carried along by us that long, and in the entire time no news of the husband's whereabouts has been ascertained.

Dr. Leucht.—We have had cases where we have found out it was a preconceived plan between husband and wife: "I go away and the organizations have to support you," and in six or nine months he comes back again, and then disappears again.

I have met those cases frequently, therefore I asked the question.

Mr. Herzberg.—I simply want to cite our own case in such matters. I fully agree with what Mr. Bijur has said in his report, but, as Dr. Frankel has said, I don't think legislation is going to cure the evil. The states in which wife desertion or family abandonment is a crime, has been made a crime by statute, are but the exceptions, and it would require legislation in all the states for the legislation to be at all effective, and I don't think that the initiative upon that subject should come from us. There is a committee appointed by the National Conference of Charities which has the subject in charge, and which I believe is framing a general statute to cover all those cases, and which they propose to submit to the various legislatures of all the states. As far as our experience in Philadelphia is concerned, I have made it a hard and fast rule, that in no instance will any deserted family be helped within two weeks from the date of such alleged desertion. We have all heard of cases where people are starving, but I have never known of a case of actual starvation. We certainly won't give them money in any instance. If they say they are starving, we say: "Very well, you will have to go to the almshouse," and in some cases we have to send them to the almshouse, where the husband has been away for less than two weeks. If we find in two weeks' time that the wife is still persistent, and on proper investigation we find there is undoubted evidence that he has abandoned her, we are obliged to take up the case and do something for her. I think if you will adopt that as a rule, never to help in cases of family desertion within a period of at least two weeks from the date of such abandonment, you will find that will not solve the problem, but will in some degree mitigate the evil.

Mr. Landsberg.—Mr. Chairman, I am very glad to hear the suggestions of Dr. Frankel and Mr. Herzberg. Our experience, of course, is very limited and small compared to that of New York and Philadelphia, but a large proportion of desertion cases we found out were made in collusion with the wife, a very large proportion, so that it is my individual opinion that it would not entail a great hardship upon many if the society refused utterly and very sternly to assist any women who are deserted. But I think there is one way of bringing them to terms, and that is this: Most of these people are young; the wives who are deserted are

young women. These women ought to be compelled to work. But in a good many instances we found out that they knew very well where the husbands were, and they would certainly not work. Legislation will do very little to mitigate this evil. We have a great many cases where a family thinks that they ought to be assisted in a certain way. We differ, and we think they ought not to be assisted in that way. Then the man comes and says to us, deliberately, "If you don't do as I tell you, I will desert my family." This has happened to us not once but several times in the last few years, and not only that they threatened it, but they also did it. Now, we went to work and spent a great deal of money to find men who had deserted families in our city, and we sometimes succeeded in discovering them and arresting them and sending them to prison. I will give you our experience with one man only. That man had left a wife and two little children; we had to take care of that woman. The man, we found out, was in New York. We found, also, that he wanted to marry another girl there. We sent a detective from Rochester to New York, with our agent, who knew him personally, and went to all the expense of arresting the man and taking him back to Rochester, and the police justice committed him to the state's prison for a year. We supported the family in the meantime. The man came out, and he was very repentant, and promised to take care of his family but he wanted us to give him something in order to start him in business, which we did. Well, the result of his living with his wife a few weeks was that we now have to take care of three children instead of two, with that woman. He is in Russia, and we know it. Another man is in South Africa. Now, these men who desert their families do not generally apply for assistance at other benevolent societies; you can send their description all over without finding them; they can take care of themselves; they want to get rid of the burden, sometimes for a time and sometimes for good; and even if we find them out, we can't do anything against them. The only proper remedy is education.

Mr. Simons.—Mr. President, to illustrate the benefits of co-operation, I would simply refer to a few recent cases where, at the request of the New York Associated Charities, I person looked up and located three or four cases within the last four months, to my recollection. In each case I was successful in finding the man, who was a newcomer to Detroit, and I con-

fronted him with those letters from the United Charities of New York, and accused him of being a deserter and leaving his family upon public charge in New York. In every case they denied the assertion that they were deserters, but simply said that they tried to find some city where they could better their condition; and, in all of the cases, I am pleased to state that we found that they had made some preparation to be reunited. In some cases they had a house rented, or some furniture bought, but complained that they had not enough money yet to furnish transportation for their families. This simply shows that the co-operation of the different societies would lessen the number of cases classified as desertions. As far as the opinion expressed by Dr. Frankel, that the existence of the societies creates some desertions, I doubt his conclusion. Where you find a heartless wretch who is determined to desert his family, he does not for a moment consider whether he is leaving ample means to provide for them.

Mrs. Pisko.—Mr. President, I move that we adjourn.

Seconded.

The President.—If the Conference has no objection, I would make the following disposition of this matter: That the recommendations of the Committee on Desertions shall be referred to the Executive Committee and the Committee on Desertions to be appointed for the coming year, for such practical steps in carrying out the suggestions made as may seem advisable to them. Is there any objection to the resolution in that shape? If not, it will be so entered on the minutes, and I will now declare this meeting adjourned for the day.

TUESDAY, JUNE 12, 1900, 10 A. M.

Conference met pursuant to adjournment.

President Senior in the chair.

The President.—The president will announce the Committee on New Members to the Conference, as follows: Chairman, B. Wolff, of Montgomery; Mr. Brenner, of Baltimore; Mr. Haar, of Kansas City; Mrs. Fox, of St. Paul; and Mr. Grauman, of Louisville. The conduct of the programme for to-day will be in the hands of the Vice-President, Mr. Isaacs, of New York, whom I take pleasure in introducing to those who may not know him.

The Vice-President.—The first business will be the reading of the paper by Dr. Reitzenstein, "Relations of Bad Housing and Poverty." The paper will be read by Mr. Herzberg, of Philadelphia:

THE RELATIONS OF BAD HOUSING AND POVERTY.

The student of social conditions has come to differentiate pretty clearly the two chief methods of treating the well-nigh insoluble problems that perplex present-day charity workers.

In the first place, there is the palliative method, which, at best, means merely the rescue of a particular individual or family; and at the worst, a longer or shorter postponement of the whole difficulty. The palliative method of treating social problems is an inheritance from an obsolete system. Not that the palliative mode of treatment has not its proper place in scientific philanthropy and even in charity in the narrower sense of almsgiving.

For, owing to the fact that men, women and children, and not mere cases are the objects of charity, it is necessary to relieve their present miseries and sufferings, no matter whether or not *permanent* aid for their misfortunes can be thereby insured.

But not only does palliation fail to afford adequate assistance to the unfortunates so handled, but it also is unable to prevent others from suffering from the same evils which must necessarily arise so long as the same causes are allowed to continue. The philanthropy which seeks merely to cure the effects of bad social conditions, instead of trying to *prevent* the causes themselves, is doing but a portion of the work, and moreover a portion that will have to be done again and again.

It is the avowed object of the higher philanthropy patiently, carefully and scientifically, to find the *causes* of poverty, misery and unhappiness, and to endeavor to prevent them—to kill these rank and noxious growths at the root, as it were.

Of course, one must first be able to locate the root before one can destroy it, and this paper is presented in order to call attention to but one of the many and complex causes that lead to the heartrending poverty that persists in our large cities.

It may not be out of place to explain that "The Relations of Bad Housing and Poverty" has been selected as the title of

this paper, and not some other name such as "Poverty as the Result of Bad Housing," because the relations of bad housing and poverty are, in my opinion, *reciprocal*, although not necessarily so. In other words, bad housing is an effect—yet not an unavoidable effect—of poverty as much as poverty is an effect—and in part an indispensable effect—of bad housing.

Moreover, "*bad* housing" was chosen in preference to "defective, insanitary or unhealthy housing," because the term "bad" is more comprehensive than any or all of the others, and includes evils that are not connoted by the other adjectives mentioned.

This problem of securing adequate housing for the people is by no means a new one. By those who have given the matter thought, it has always been recognized that the question of providing proper homes for the laboring classes and the poor has been one of extreme importance in the social economy of any nation. Not only is it obvious that people cannot be healthy if they live in unhealthy homes, but it is just as true (even if it is not so immediately apparent) that the depressed vitality, sickness and death due to bad housing are among the most fruitful causes of poverty.

It has been stated by Sir James Paget, a distinguished physician of Great Britain, that the statistics of friendly societies and other similar bodies favor the belief that the whole population of England between fifteen and sixty-five years of age work twenty million weeks less every year than they might if it were not for sickness. He reckoned that one-fourth of this sickness and consequent loss of work and amounting in money loss to the working class to not less than three million pounds sterling per year was preventable. He calculated that typhoid fever, an *entirely* preventable disease, had alone caused an annual loss of 230,000 weeks of work to those who survived its attacks. The houses in which these people lived, and especially the water supplies and the sanitary condition, bear an obvious relation to these immense economic losses.

In 1885, an English commission appointed to investigate the housing of the working classes reported, in regard to the dwellings of the poor in certain parts of London, that the annual statistics of disease alone, consequent upon overcrowding, would not by any means convey the whole truth as to the loss

of health to the laboring classes caused by the deficiencies in providing adequate houses.

An inquiry instituted by the Board of Health of London as to the amount of labor lost each year because of depressed vitality and consequent inability to work (this does *not* include actual illness), showed that at the lowest estimate every workingman or workingwoman lost twenty days simply from exhaustion. A large part of such depression of the vital forces is traceable to the unsanitary and undesirable conditions amid which these people live.

Although death rates may give one a fair idea as to the comparative excellence of the housing conditions and general sanitation of various cities, or of different portions of the same city, it is nevertheless true that the mere figures are valuable only according to the interpretation which one makes of them in the light of known facts. For example, the death rate in the overcrowded Tenth ward, the heart of the Ghetto of New York City, in 1896—and that year was taken merely because the vital statistics were those most available—was 18.61 persons for each thousand of residents. The death rate for the whole city was 22.28 persons per thousand of residents. The number of persons to the acre in the Tenth ward was 643.8. The number of persons to the acre throughout the city was only 46.7. The Tenth ward had, and still has, more people to the acre than any other known section of a city in the world. There were only two wards in New York in which the death rate was lower than in the Tenth ward, and in these the differences amounted to only a small fraction per thousand persons.

Yet the sickness and exhaustion, largely due to the damp, dark, unsanitary, cramped quarters, were, in the opinion of persons competent to judge, far more widespread in the Tenth ward than in any other ward in the city. Furthermore, there are very many cases where ill-health and a low state of vitality are not followed by death, but *are* followed by poverty because of sheer physical inability to earn wages sufficient to secure the necessities of life.

In order to show as briefly as possible, the parts which sickness and death play as the causes of poverty, I have studied some of the statistics of the Charity Organization Society of New York City, extending through a number of years. In each year it was found that among the new applicants for assistance, the *main*

cause of poverty was lack of employment. Sickness was always second on the list. When to the sickness percentage was added that due to lack of male support (and this meant usually the death or chronic sickness of the head of the family), it was found that the sum approached quite near the "lack of employment" figure, and in one case even exceeded it. To take a specific year as a type, one finds that for the year 1898-99 the main causes of the poverty of new applicants were attributable to:

Lack of employment,	19.12 per cent.
Sickness,	15.28 "
Insufficient employment,	11.38 "
Intemperance,	7.77 "
No male support,	5.58 "

On the other hand, accident was responsible for only 1.61 per cent of the cases, old age for 4.82 per cent and unhealthy or dangerous employment for not more than .13 per cent.

It will be noted that intemperance occupies the fourth place upon the list of the causes of poverty, and in general it occupies either the third or the fourth place in such records. It may or may not be the case with the Jewish poor, but in the wider field of non-sectarian charity it has been found that intemperance is often an effect, as it is also a cause, of bad housing. Dark, gloomy, unwholesome surroundings, cramped quarters and unsanitary abodes are powerful factors in leading to that state of physical exhaustion and nervous depression which stimulates alcoholic indulgence. Generally speaking saloons are to be found in the greatest numbers in the slums, and it is obvious that they are there because it pays to maintain them there.

Now, if bad housing produces such dire effects, it is necessary to define with some accuracy just what constitutes "bad housing" in order that the evils may be remedied.

The vision of a tumble-down, unpainted, disreputable-looking shanty may rise before the mind's eye of the resident of a small town as the worst possible example of bad housing. In my opinion there is nothing worse, all things considered, in the line of so-called dwellings than a New York tenement house. I would include some of the tenement houses most recently built by the hundred (a large number of them being in the Jewish quarter) in this category.

The frame shanty and the six or seven-story dumb-bell double-decker are both extremely bad, and may be regarded as the typical limits between which every sort and condition of undesirable dwelling may find a place. All such houses will not be found to be bad in the same particulars, although all of them have certain very grave defects in common.

The main evils of bad housing are lack of sufficient air, lack of sufficient light, lack of sufficient room space; defects in water-supply, toilet facilities, drainage, and plumbing arrangements in general; and, finally, inadequate provisions for the prompt and proper disposal of ashes, garbage and sewage in order to secure cleanliness and health. Any form of housing which fails in any or all of these conditions comes under the ban.

The degenerate frame shanty will usually furnish plenty of light and air to its residents. Sometimes, indeed, the superfluity of air which chinks and crevices and rag-stuffed, broken window-panes admit may prove a very positive detriment, and productive of those very conditions of ill-health which pave the way for destitution. Such houses, too, are usually devoid of proper sanitary equipment and accumulation of refuse and filth is generally present to augment the other bad conditions. Such evils are also often intensified by the keeping of animals upon the premises, whether lawfully or unlawfully.

In our great cities the housing of the poor and the more cheaply paid of the laboring classes is not only as bad as this, but in many cases far worse. I feel safe in making the assertion that in no city in this country are so many people badly housed as in the great city of New York. It is happily true that owing to the continuous efforts of earnest and self-sacrificing men and women, some of the worst of the abuses have been successfully combated, and that other cities in the United States may have the unenviable distinction of being able to point to certain dwellings wherein poor wretches live under worse conditions than any now to be found in New York. But taking great masses of people together, there is nothing in America to compare with the New York tenement-house problem, and especially is this the case so far as concerns the Russian Jews. It is not within the province of such a paper as this to give an extended account of this question. It may suffice to state that owing to the long, narrow lots into which the blocks of New York are divided, a system of building many-family houses has grown up which is most pernicious to

the residents of such tenements. Not only are the rooms dark and poorly ventilated, but they are also so small that overcrowding necessarily takes place. The older tenement houses are extremely deficient so far as adequate sanitary facilities are concerned, and in even those tenements most recently erected baths are unknown. In summer the distressing condition of the residents defies description.

An examination of some of the houses in the Jewish quarter of New York City, from which the largest number of applications for relief had come to the United Hebrew Charities, showed that those tenements were among the worst in a section where it is the exception to find a house that provides apartments with sufficient light and air for its residents. It was the usual thing to find these houses to be front and rear tenements, with water-taps in the dark hallways common to the four families on the floor and with the water-closets grouped in a wooden shed in the little yard that separated the front from the rear tenement. I recall one special horror in the shape of a tenement which had no entrance in the front at all, the only approach being through a gloomy, narrow, alley on the side of the house. With this exception, the building covered the entire 25 by 100 foot lot. The interior was far worse than the outside. In one of the dismal apartments lay two dead children, who, one of the residents of the house most earnestly assured me (and I am inclined to think he was right), were victims to the lack of air and the bright sunlight of heaven.

In passing, I wish merely to touch upon the fact that it has been found that in the cases of certain diseases that seem to affect especially the class of unfortunates who apply to the Jewish charitable societies for assistance, the virulence and spread of disease have been greatly increased by the unfortunate conditions of the houses in which the people live. Particularly is this the case with tuberculosis, which has become such a scourge among the Jewish poor, and which has placed many an unhappy family upon the lists of almsgiving associations.

How can these bad housing conditions, which bear such a vital relation to the problem of poverty, be improved?

The ideal method (which like most ideals is practically unattainable at the present time) would be to tear down all houses which offend as to construction, sanitation or condition, and to erect healthy buildings in their places, and *then see to it that they*

are kept in the best possible state. In practice, one must strive to approach the ideal as nearly as circumstances allow.

The two main factors to be considered in improving housing conditions are, firstly, the persons—whether real or legal—who build the houses and maintain them; and, secondly, the persons who live in them. In regard to the erection and maintenance of good houses, it is obvious that it must be done either by the public, by private initiative or by both agencies combined. The improvement of housing through municipal effort has been successfully tried in Europe, and notably in Liverpool and Huddersfield, England; Glasgow, Scotland, and Duisberg, Germany. Expropriations for sanitary purposes have been carried on in nearly all the large cities of Great Britain, including Liverpool, Birmingham, Newcastle-upon-Tyne, Edinburgh, Glasgow and Dundee. Such expropriations also take place in France and Belgium. But in this country there seems to be a well-defined public opinion which is opposed to the erection by the municipality of improved dwellings as savoring too much of paternalism. Any movement to better the housing conditions of the people through such means would be subjected to fierce attack at once; but while I am not unreservedly in favor of municipal action in such matters, I do believe that it may properly be counted as one of the functions of the twentieth century city to take the lead in reforming the slums by showing, by means of actual models, just what can be done in the way of improvement.

On the other hand, private initiative alone upon the part of property-owners can be implicitly relied upon to provide and to maintain the very worst of disease-breeding, poverty-producing apologies for houses. There are exceptions to this comprehensive arraignment as there are to all general statements, but they simply emphasize the truth of the matter. It pays (or property-owners think it pays) to provide bad housing for the poor.

It is to an enlightened public opinion, formed by organized effort, and which will insist that proper legislation upon the subject of good housing exist and be *enforced*, that one must look for a gradual solution of the problem.

Probably the best way in which public interest in the improvement of housing conditions has been fostered, in order to produce tangible results, has been through the formation of organizations which, for lack of a generic name, may be designated as sanitary aid societies. In general, the functions of such

associations are "to organize and mold popular sentiment in favor of wise sanitary legislation, to assist boards of health in the discharge of their duties, to encourage sanitary authorities to do their whole duty by supporting them in difficulties, . . . and in bringing a proper pressure to bear whenever there seems to be an inclination to relax effort, to assist in the education of the poor on sanitary questions, and, finally, through the publication of facts taken from official sources to warn citizens against residence in unhealthy neighborhoods or amid unsanitary conditions."*

The Department of Dwellings of the New York Association for the Improvement of the Condition of the Poor will serve as a fairly typical instance of such activity. The ends sought by this society are mainly these:

1. Seeking to remedy violations of the sanitary ordinances. This is by inspection and reports to the Board of Health of unsanitary tenement houses, with subsequent re-inspection to see that the conditions complained of have been remedied.

2. Promoting the erection of model tenements. In 1896 the Improved Housing Council was formed by the society, resulting in the incorporation of the City and Suburban Homes Company (capital \$1,000,000), which has erected model tenements providing accommodations for 373 families in the western portion of the city, as well as similar improved tenements on the East Side, caring for several hundred families more. The value of such efforts, as object lessons, is shown by the formation, as a result, of the New York Fire-Proof Tenement Association, and model tenements have been erected by this organization also in the crowded section of New York City.

3. The passage of better building laws.

4. Encouragement of the formation of co-operative building societies.

It remains to consider how housing conditions may be improved through the people themselves who are resident in the worst quarters. To educate the poor and the ignorant up to a point where they will properly value, and assist in securing, for themselves decent homes, is a painfully slow and discouraging process. By such means as the system of personal contact and influence invented by Miss Octavia Hill, and which consists in

* Adapted from E. R. L. Gould, "The Housing of the Working People," p. 84.

brief of lady rent collectors, who become the helpful friends of the families with whom they have business relations, much can and has been accomplished.

Furthermore, a great deal can be done with and for the rising generation by instruction in the elements of household hygiene in the public schools. This would ensure very soon a tenant class that would intelligently demand well-built, properly-ventilated houses, in which they could and would establish real homes. A generation or two of such tenants would have a most powerful effect upon the amelioration of housing conditions.

I have not meant to offer improved housing as the panacea for poverty and suffering, but I do hold that it has an important, and even an *increasingly* important, causal connection with poverty, especially in our great cities.

In conclusion, I feel that I can not do better than quote the words of Professor E. R. L. Gould, an acknowledged authority upon this whole question, who says: "Bad housing is a terribly *expensive* thing to any community. Moreover, it explains much that is mysterious in relation to drunkenness, poverty, crime and all forms of social decline."*

The Vice-President.—The paper will be submitted to the Executive Committee for such publication as they may deem wise. If there is any discussion upon it, it will have to be had later.

The next business before the Conference is the paper to be read by Mr. Morris Goldstein:

CAUSES OF POVERTY AND THE REMEDIAL WORK OF ORGANIZED CHARITY.

What are the causes of poverty, is a question that has in the last fifty years engaged the attention of students of social science in every civilized country. It is one of the most vexed questions, for the causes of poverty are to a great extent incapable of analysis. It requires much experience on the part of workers in charity to give even approximately the fundamental reasons why a certain family has come to destitution. Much time has been spent in classifying cases from records, but as social scientists in general are not personally acquainted with these cases, their classification is a very inadequate method of arriving at the truth. The question in the minds of those who undertake the investigation

* E. R. L. Gould, "Housing of the Working People," p. 436.

of the causes of poverty is this: Is poverty a misfortune or is it a fault? All endeavors to answer this question through scientific methods by classification and tabulation of cases, will not lead to a full and satisfactory answer. Careful and conscientious workers in charity have classified the alleged causes of poverty in two groups: first, causes indicating misconduct; second, causes indicating misfortune. In the first group come intemperance, immorality, laziness, shiftlessness and inefficiency, crime and dishonesty, and a roving disposition. In the second group come, lack of normal support, matters of employment, matters of personal capacity, such as sickness or death in family and other misfortunes. The difficulty in such classification lies in the fact that there is hardly a case on record where destitution has resulted from a single cause, as one cause generally lies behind another. Intemperance is often the cause of lack of employment, of sickness or accident. On the other hand, lack of employment may lead to intemperance, immorality or laziness. One of these causes alone might not have been sufficient to produce poverty, had not others co-operated with it. A man is drunk and breaks his leg, is the cause "accident" or "drink?" A man has been shiftless all his life and is now old, is the cause of poverty shiftlessness or old age? A man is out of work because he is lazy, is it a case of lack of employment or a case of laziness? One has often to know the case quite well before he can determine whether it is a case of drink, shiftlessness or laziness, or a case of accident, old age or lack of employment.

Applicants for relief are always disposed to attribute their distress to circumstances beyond their control.

When we compare statistics gathered by charity organizations, we find that they vary but little in their classification. They tabulate the various causes of poverty as follows:

Lack of employment,	. . . . .	23 per cent.
Sickness and accident,	. . . . .	20 "
Physical defect or old age,	. . . . .	5 "
Death of wage earner,	. . . . .	4 "
Desertion,	. . . . .	3 "
Intemperance,	. . . . .	20 "
Shiftlessness,	. . . . .	15 "
Unknown, or no need of assistance,	. . . . .	10 "

Those who tabulated these cases have discussed at great length the variations in the percentages as regards nationality, color and creed; but I failed to find any reference whatsoever to Jewish charity organizations. I have therefore examined and tabulated two hundred successive applications from the records of the United Jewish Charities of Cincinnati, and the result of their analysis is as follows:

Lack of employment,	15 per cent.
Sickness and accident,	25 "
Physical defect or old age,	10 "
Death of wage-earner,	5 "
Desertion,	10 "
Shiftlessness,	15 "
Unknown, or no need of assistance,	20 "

In comparing these two tables, we find in ours higher percentages of sickness and accident, of physical defect or old age, of desertion and of cases where there was found to be no need of assistance. We find smaller percentages of lack of employment, shiftlessness and intemperance. It is noticeable that in examining the two hundred records mentioned, I could find no case of intemperance. I therefore examined the entire record of the past four years in search of cases of intemperance, and the result was that in nineteen hundred applications, I found four cases of which only one was habitual.

We find the same difficulties in regard to the treatment of the causes of poverty, as we find in their analysis. The treatment which is found to be the most advisable consists of friendly visiting and advice, of giving temporary help, of referring to institutions and of finding employment.

There are, however, causes of poverty which are not tabulated, but which in my estimation are the real causes of poverty. We will easily find these causes when we turn our eyes to the existing evils with which our charities have to contend. First, there are those able-bodied, but unfortunately not able-minded, applicants, who would rather peddle than work, and who, if they do consent to accept work, are surrounded by barriers which cause them to be undesirable acquisitions. It is not that they are unskilled or that they lack strength or ability, it is their custom of praying three times a day and of refusing to work on

the Sabbath and holidays. It is not my intention to criticize these habits, nor will the liberal minded censure them for their expression of religion, but as times and conditions have changed, they also must change their habits to fit the new conditions; otherwise, they meet with constantly increasing difficulties in maintaining themselves. A loss of from three to four hours a day for prayer will eventually lead to idleness and laziness. It prevents a man from fitting himself into the industries of the time, and the consequence is, that the man remaining unemployed falls into the peddling nuisance. This seems to be the cause of every city in this land being infested with so many peddlers. Here is a good chance for remedial work to be done by our charities. We must discourage peddling by refusing assistance to an applicant for peddling outfits. Such refusals may and will force them to direct their energies to other channels. The city of Cincinnati had a vast number of peddlers, notably women, who supplemented their allowances from the charities by so-called peddling, which, however, was nothing less than an excuse for begging. These individuals became such an annoyance to our subscribers that something had to be done to at least diminish their number. The United Jewish Charities took the matter in hand, sent out circulars of warning against chronic peddling-beggars, secured more honorable employment for the worthy, and increased the allowances of such as derived a necessary income from their peddling. The result is that we have at present less than five per cent of the number that we had four years ago.

Another real cause of poverty we find in the early marriages among the poor and dependent classes. Those dependents are beneficiaries of our charities, their means of support being insufficient on account of the large number of dependent children in their families. We keep these cases on the lists for years in the hope that the growing children may in time become a help and support to the parent and younger sisters and brothers. But too often do we meet with disappointment, for many of these growing children, instead of fulfilling our hopes for them, marry when hardly out of their teens, and thus neither become a help to their parents, nor are they able to support their own families.

The custom of early marriages among the poor, however, is not a modern institution, but dates from mediæval times. We all know of the numerous travelers who started from the pauper

districts of Palestine, Russia and Poland for the purpose of collecting a dower for their growing daughters. They traveled all over the world on charity, collected large sums of money in every city, and being so successful they naturally attracted a large number of followers. These travelers, it is strange to say, received every encouragement. Only a few weeks ago one of that class made his appearance in the office of the Cincinnati Charities. After a brief examination of the man, it was clear that he was an impostor. Yet, to our astonishment, he unfolded not only one but many licenses to show and impose on unsuspecting people. He had over twenty letters of recommendation, signed by some of the most prominent European rabbis, as well as by numbers of well-known American rabbis. Pauper marriages swell the lists of all charity institutions, they also fill almshouses and infirmaries, and yet the clergy of all denominations seem to sanction such marriages, for it occurs frequently that a priest goes most willingly to a penitentiary to unite in wedlock a criminal and his foolish bride. Some of the European countries, fearing the results of pauper marriages, enacted laws against them. In these countries it was prohibited to issue a marriage license unless the groom could prove that he was fully able to provide for a family. Whether the enactment of such a law is advisable or not, I am not fully prepared to answer, but in view of the circumstances, organized charity must find remedial measures whereby this evil may be cured. The United Jewish Charities of Cincinnati has so far succeeded in checking child marriages among those who are in one way or another dependent upon the charities, by threatening to withdraw assistance from a family in whose midst such a marriage is contemplated.

A large contributor to the real causes of poverty is also the testator. At the present time, when the solution of the problems of poor-relief is approaching the high mark of perfection, many of the legacies intended to benefit the poor have outlived their usefulness. It is claimed that the guiding spirit of many legacies is ostentation, vanity, superstition or revenge upon a disliked relative. We do not share this opinion; we believe that every charity legacy was made with a good intention by the testator. But we do not believe that the judgment of a testator is infallible in thinking that he has made a provision that must prove adequate and wise for future generations. We find in large European cities legacies for every event in life.

There are legacies for bridal outfits for poor girls, legacies for defraying the expense of banquets given in celebration of the birth of a boy in a poor family, and hundreds of similar legacies to perpetuate pauperism. The folly of such legacies was never indulged in in this country. However, we have in every city a number of legacies which might and must be modified. We in Cincinnati are compelled to distribute large sums of money before each holiday among the poor in our charge for whom the charities fully provide. We have to force doles on people who are not in need of them. Charities which are dependent on legacies and occasional donations cannot do the work properly. The charity organizations must have a fixed yearly income like any other corporation based on the membership system. We do not need the endowments of past generations, neither need we provide for coming generations. These endowments are not all profit, for with them the dependent poor also are turned over to us. We should treat these poor not by doles, but by modern methods, by making them self-sustaining, so that there will be no dependent pauper class for the generation after us, and consequently there will be no need for legacies. The existing legacies, however, which are expended in mischievous doles, should be so administered that the communities should have the power to modify the purposes of the endowments, thus making these bequests more useful.

There is one cause of poverty which is the most constant everywhere, at all times, and according to all investigators—that is sickness. Here the remedial work of the charities must consist in alleviating suffering, no matter what the cost may be. In the other causes of poverty, however, the charity organizations should deal with the causes rather than with the results, and do preventive rather than relief work.

The remedial work of the Cincinnati Charities may be illustrated by citing a few cases. In six cases we have bought horses and wagons for applicants, at a cost of about \$50 in each case, for the purpose of starting them out as vegetable and fruit vendors. All of them are now self-supporting. Two applicants were supplied with horse, wagon, oil and gasoline tanks, at a cost of \$130 and \$135 respectively. With the aid of the friendly visitor, profitable trades were worked up in both cases, so that they are now permanently established in a fairly well paying business. We had a number of shoemakers who had learned

the trade in their old country. They could not answer the requirements of American shoe factories, and were therefore without employment. Besides this, they were advanced in age. Four of them we placed in the suburbs of the city, renting stores and supplying them with tools. They are now earning a fair livelihood. Others we placed in different parts of the city proper, with the same result. At a cost of \$85 we enabled a man to rent a poultry farm. The man was in delicate health, and had a wife and seven children to support. His present condition is that of a prosperous farmer. A man who had a dairy in the old country was given two cows as an experiment. At present he possesses a wagon, horses, eight cows, and a good-paying trade. We made cash loans of \$100 each in two cases, \$75 loans in two cases, and \$50 loans in nine cases. All this was done not in a manner to cause the applicants any humiliation, neither did it weaken their self-respect, as is shown by the eagerness with which they endeavor to repay the loans.

But, to make the remedial work effective in all classes, certain principles of true charity have to be observed. We have to promote the co-operation of our charitable institutions for the furtherance of our common work. We have to discuss practical questions connected with our work, the reform of charitable administration generally, and methods of promoting thrift and self-dependence. We have to bring into co-operation not only the various charitable agencies, but also the communities, so as to prevent the misapplication of relief and the evils of overlapping. Few realize that the small success of much charitable work is probably due to want of education in charity on the part of those who engage in it. We must, therefore, learn and teach in order to train and educate ourselves and all those who are engaged in charitable work to do the work judiciously. If we are to act in the name of true charity, we must help thoroughly or refuse help rightly. We must not be too timid or too sentimental to refuse relief if we think that gifts may have evil results. We must combine all existing charitable institutions and prevent new ones from coming into existence, for with the multiplication of relief societies the craving for charity and the temptation to ask for relief grows. If such principles of true charity were observed, it would be found that much less monetary aid would be required. Monetary relief is not always charity; it often weakens the independence of the poor, and yet can never be a substitute for it.

By their own endeavors alone can the poor maintain their independence. Let us aid them in doing so, and we will less frequently ask the question: What are the causes of poverty?

The Vice-President.—The paper will be referred to the Executive Committee for publication, as before. It is before the meeting for discussion.

Dr. Leucht.—There are certain points which have been brought out by Mr. Goldstein to which, I think, we can take exception. Now, in the section whence I come there are difficulties which he has not mentioned, admittedly against the employment of the poor Jew. Particularly in the South, it is the Negro question that interferes largely and very seriously with the employment of the Jew that has come to our shores. For instance, at the time of the great immigration a railroad was in course of construction in New Orleans. The engineer and the owner were both Jews, and were only too glad to come to our rescue, and employed between fifteen and seventeen men. They were at work about four days when they came in a body and complained that it was impossible for them to work in the gang, as they were not permitted to do so. The Jew can not work either among Negroes or among Irishmen. They would not let them. There is another difficulty which we experienced down there, and that is that the Jew has not the power of resistance that the Negro has, and therefore no employment can be found for the Jew. It is in the great manufacturing towns, I believe, that we can find employment for our people. There were 177 that came to New Orleans, and I don't think there are fifteen per cent left in our city.

Mrs. Fox.—An important point in this paper is the giving of employment, or a start in business to these poor Russians. Now, we have that trouble in St. Paul, and we have given away horses and wagons, but when winter comes there is nothing for them to do. Now, some one said yesterday that a person could make a living by peddling in the summer and spring, and that is the case with us. If someone could suggest what to do in the winter with those people that have horses and wagons, we would be very glad to hear.

Mr. Goldstein.—These vegetable venders in Cincinnati peddle all the year around. They peddle apples, and potatoes, and fish; and whatever is required by a household, in winter, and in the

summer they peddle fruits, etc. They peddle the twelve months of the year.

Mrs. Fox.—Mr. Goldstein forgets that we have a climate forty degrees below zero, and that you can't take out apples unless you have a furnace with you.

Mrs. Pisko.—There is one question that Mr. Goldstein touched upon in his excellent paper that I would like to bring up here, and it is this—the question of these people not working on the Sabbath. Now, in this prosaic age we are prone to look upon this as something to be condemned. The contention is that these people owe a duty to their families, it is their business to support their families, and, whether they have a Sabbath or not, they must work and take care of their families. But, to me, it seems that this is the old spirit of martyrdom in these people; it is something that they have stood for for a good many years, that they have suffered for, and it is a very serious question in my mind how this subject should be treated by Jewish charitable organizations. Shall we condemn these people because they will not work on their Sabbath? It is a very important question, and I hope it will be discussed here, and that it will be discussed somewhat by our Rabbis. We have a number present, and I personally would very much like to hear what they think on this subject. I do not think I can condemn a man for observing his Sabbath. Now, I know the argument constantly comes up that he is not a good man; he may be a very bad man during the week, but that is one of the main points of his religion—that he must observe the Sabbath. In Denver, I had one case, that of a man who was an excellent fellow. He was a mattress-maker, and he absolutely could not get any work at his trade because he wouldn't work on his Sabbath. This man worked very hard during the entire week at buying and selling rags and bottles, making the poorest kind of a living, and even needing some assistance—but it was for a principle, and he would not work on a Sabbath. I hope this subject will be discussed at some length.

The Vice-President.—This is a very important subject, but owing to our limited time, I think it is better to proceed with the regular order of business, and that will be the order if there is no objection.

The next paper on the programme is one by Dr. Lee K. Frankel, of New York City.

TUBERCULOSIS AS AFFECTING JEWISH CHARITY ORGANIZATIONS.

In a letter which the writer recently received from Mr. Alfred Muller, secretary of the National Jewish Hospital for Consumptives, was the following significant statement: "One of the matters that must be considered by the National Conference of Jewish Charities in Chicago, and one that will become serious if the rules of the Conference are to be enforced, is the question: 'What to do with consumptives who reach Denver in a condition too sick to work and too well to go to the hospital, or who are unable to find occupation according to their requirements in Denver or Colorado;' also: 'What should be done with convalescents after they leave the hospital?'"

Following close upon the heels of this letter came another from Mr. Myer H. Levy, secretary of the Eureka Benevolent Society, of San Francisco, from which I will take the liberty of quoting. After discussing the fact that it is necessary for the San Francisco society to divide their applicants into two classes, local and transients, he says: "Transients, however, are the bugbear. Unfortunately, our state has received a world-wide reputaton as a sanitarium for consumptives, and there is hardly a week that passes, that we do not receive from one to three applications for assistance from strangers, who had been advised by some physician in the East to come here on account of the climate. And a week or month's residence, having exhausted their means, they apply to us for aid or transportation back to their homes, and out of self-protection we are forced to send them back where they belong. We cannot undertake to care for them. We have enough of what I have classed under the head of local cases, and no matter how much we sympathize with them, we have to stifle our sympathies and refuse them aid, except transportation back to their homes. The influx of consumptives here has become of such a serious nature that physicians and others interested are agitating the passage of a state quarantine law."

Statements such as these, coming as they do in any official manner from representative communities, at once take the question of the care of the tuberculous poor away from purely local lines, and make of it a national issue. I believe that many of you will agree with me that there is no question of equal import-

ance before the Conference. Those of you who come into personal contact with charity administrations, particularly in the large cities, must have realized how difficult it is to find any permanent or thorough solution of the problem of the poor consumptive. It is therefore with a sense of pleasure, combined with one of relief, that I welcome the opportunity of presenting to the organization at its initial meeting, the facts that have been especially brought to my attention in connection with the care of consumptives who apply at our charitable institutions, and for whom the latter must provide.

"Is consumption on the increase among our co-religionists?" is at this time a very pertinent query. Is the disease sufficiently prevalent among the Jews to warrant such statements as have been made above? Is it no longer true that the Jew is less susceptible to tubercular diseases than his Christian neighbor? It is now ten years since the United States Government published its pamphlet on the vital statistics of the Jews. In that publication the census of 10,000 Jewish families throughout the United States was taken, and revealed the somewhat startling fact that the ratio of deaths from consumption, between Jews and others, was as one to three. It is questionable, however, how valuable these figures really are. The investigation comprised but 10,000 families, and, from information recently given to the writer, these families included but a few of that large bulk of Jewish population which has arrived here from Russia since 1881. Considering the conditions under which the latter live, and have lived since the enormous immigration to the United States began, it is doubtful if the splendid showing of the census would hold.

An attempt to gather statistics upon the percentage of consumptives among Jews to-day has not met with much success. In fact, if one thing has been demonstrated more than another, it is the old adage, that figures are unreliable. A few weeks ago, the writer sent a circular letter to the various Jewish charitable organizations, asking for information on the consumption question. In this letter, the following questions were asked:

1. Do you keep any statistics of the number of consumptives?
2. What percentage of your applicants are consumptives?
3. How are your consumptive cases disposed of?
4. Have you any consumptive hospital in your community?

5. Is there any sanitarium for consumptives in the immediate vicinity?
6. Have you any figures to indicate what the care of the families of consumptives has cost you?
7. Are you sending any of your applicants to the Denver Hospital?
8. Have you any suggestions to make regarding the future care of the tuberculous?
9. Is consumption on the increase among your applicants?
10. Have you any statistics regarding mode of life, occupation, length of time in the country, etc., of your consumptive applicants?

Replies were sent by the following cities: Helena, Mont.; Charleston, S. C.; Atlanta, Ga.; St. Paul, Minn.; Pittsburgh, Pa.; Cleveland, Ohio; Omaha, Neb.; Elmira, N. Y.; New Orleans, La.; Dallas, Tex.; Seattle, Wash.; Detroit, Mich.; Buffalo, N. Y.; New Haven, Conn.; Denver, Colo.; Baltimore, Md.; Washington, D. C.; Albany, N. Y.; Philadelphia, Pa.; Chicago, Ill.; Boston, Mass.; Hartford, Conn.; Montgomery, Ala.; Evansville, Ind.; Cincinnati, Ohio; Greenville, Miss.; Toledo, Ohio.

The replies which have been received are interesting and instructive, and are indicative of what might be done if a systematic plan of keeping records were to be introduced by each society. I have arranged the information sent to me, and believe it to be of sufficient value to incorporate in this paper.

Very few societies keep a careful record of their cases. New Orleans and New York have done so in the past, and Boston has introduced the plan since May, 1900. The percentage of consumptives who apply at the various bureaus varies remarkably. In Atlanta, Ga., 2 per cent. of the applicants are consumptives; in Pittsburgh, less than 1 per cent; in Cleveland, 1 per cent; in New Orleans, 3 per cent; in New Haven, 3 per cent; in Cincinnati, 4 per cent; in Boston the percentage has risen from 2 to 7 per cent. St. Paul reports that it has one case per year; Seattle, Washington, one case in six years, and Washington, D. C., has had two cases since the society was organized. Albany, N. Y., has had three cases in 25 years. Dallas, Texas, reports that one-fifth of its applicants are consumptives, while Philadelphia sends the remarkable statement that since September 1, 1899, they have had among the four hundred and more regular beneficiaries one hundred and

four consumptive cases. In Denver, as might be expected, the greater number of applicants are consumptives. A number of the smaller communities have no records. In New York, of the new applicants this year, over three per cent are consumptives. These, however, are cases where a physician's certificate gives indisputable evidence that the disease is present. The doubtful cases will double the percentage given, and there is every reason to believe that there are at present on the records of the United Hebrew Charities of New York at least one thousand families in which one or more members are afflicted with tuberculosis. In order to obtain some clew as to the comparative number of Jewish consumptives in New York City, the death records of the Board of Health were studied. No record is kept of the religious belief of the deceased in New York City, and hence it was necessary to examine each death certificate and to judge from the place of interment whether the deceased was a Jew or not. The results are given here, not because any weight is laid on their value for statistical purposes, but with the hope that they may encourage other organizations to do similar work, and that the future may either prove or disprove their correctness.

Beginning with January 1, 1900, the first ten thousand death certificates were examined. These showed the total deaths from pulmonary tuberculosis to be 888. Of these 72 were Jews, 52 being over 21 years of age, and 20 under 21 years of age. Of the 72, 31 were Russians, 4 were Germans, 19 were Austrians, 1 was a Hollander, 2 were Roumanians, and 15 were native born. Of significance is the length of time deceased were in the United States. One was under 2 years, 4 from 2 to 3 years, 1 from 3 to 4 years, 2 from 4 to 5 years, 16 from 5 to 10 years, 20 from 10 to 20 years, 12 from 20 to 30 years, 1 from 30 to 40 years, none over 40 years, and 15 native born. Of even greater importance are the places of death: 39 died in tenement houses, 23 in institutions, and 1 in a private house. When we come to consider the occupations, we find that 13 were housewives, 13 were peddlers, 2 were operators, 2 were bakers, 9 were tailors, 6 were mechanics, 5 were shoemakers, 1 was a hat trimmer and 1 was a cap maker. It is difficult to draw deductions from these figures owing to the inherent fault in their compilation, and to the comparatively few cases investigated. Such statistics should cover a period of years rather than of months. I think, however, that

I am not going beyond the limits of reasonable conclusion in stating that such tuberculosis as exists is confined to the poorer element of the Jewish population, and that the foreigner who suffers from the disease has contracted it after his arrival in the United States. I think there can be little doubt from what has been said that tuberculosis is on the increase among our Jewish population. In New York, the increase in the number of consumptives who apply at the charities is distinctly apparent. In 1895 the ratio was but two per cent, whereas at present it is 3 per cent. Other cities likewise report an increase in the number of consumptive applicants. Figures to show that consumption is on the increase generally may be multiplied indefinitely. The board of health statistics show that one-fifth of the houses in New York City are inhabited by or have been inhabited by consumptives. Dr. Knopf, of New York, states that of the 70 millions of people in the United States, 10 millions will die of consumption. Dr. John H. Pryor, of Buffalo, has shown that the death rate of the first eight months of 1899, in New York state, shows an increase over 1898 of 669, and that the increase will probably be a thousand for the year. This makes a total of 14,000 deaths for the year 1899, the highest ever known. It is estimated that in the tenement districts of New York there are more than 20,000 consumptives in various stages. If it be remembered that in the Borough of Manhattan to-day there are over 400,000 Jews, of whom 200,000 live in the tenement district, it will be seen that the consumptives who apply at the relief societies are but a percentage of those actually present in the community. I have cited the conditions which exist in New York in extenso, as they are typical of the conditions which exist in our other large cities, and for which some provision must be made. All in all, I think it may safely be stated that consumption is on the increase among our co-religionists, particularly among the poorer classes in the large centers of population.

The causes of such increase are not difficult to find. They have their origin in those tides of emigration which have brought our oppressed and persecuted brethren to these shores; in that peculiar clannishness of the Jew, which makes him seek the city rather than the town: of the hundreds of thousands who have arrived in New York since 1885, 75 per cent never passed beyond the city's limits. I believe the same is true of Philadelphia, Boston and Baltimore. Those who were venturesome enough to

pass beyond the portals of what was to them an unknown land, drifted to the large cities of the West and Southwest and began their new life under conditions very similar to those of their eastern brethren.

And what were these conditions? In most cases, a state of appalling poverty brought with them from Europe and of long standing. A poverty so acute that it was necessary to seek relief on the day of arrival. A need so great that in the industrial competition it became necessary for father, mother and children to enter the ranks of the industrial army, and to literally fight for their livelihood. In quarters unfit for human beings, where the landlord's greed necessitated such economies that the living room and the working room became one, these people slaved on, underfed, insufficiently clad, from early morning until late at night, in a stifling, suffocating atmosphere, daily bringing their systems into such a condition that it required but the entrance of the tuberculosis germ to complete the work.

You all know this picture. It is, I regret to state, not exaggerated. Indeed, I know of no pen that can do justice to the environment which produces such results, nor to the distress and suffering that is occasioned when consumption has once entered such a habitation. Who of you do not know the case where the wage-earner has become incapacitated, where the few dollars that may have been saved soon go for necessary comforts, where the last resort is the knock at the Relief Society's doors. Who of you has not heard the piteous appeal to be sent to some more favored climate, to be given at least an opportunity to restore health. And, where this was not possible, who of you has not seen the wretched invalid, with his hollow cheeks and hacking cough, growing weaker, weaker, in his wretched home, a source of contagion and infection to those around him?

The picture is dark, I admit. Looked at from certain positions, it appears still darker. When I think that the tide of emigration is not yet on the ebb, and that, from present indications, the 40,000 mark may be reached this year, I am tempted to wonder what will be the condition of affairs five and ten years from now. And then I see the brighter side of the picture. I realize that we live in an age of progress, in an age where the strides that have been made in the study of consumption are more than marvelous. Where it is acknowledged by the most eminent specialists that we need not sit by idly and wait for our applicants to

die, but that we may have the means, if we so wish, to help them to live. As has been aptly said, "The consumptive should be cared for until he is well, not until he is dead."

And here, to my mind, lies the *crux* of the entire question, so far as our charitable societies are concerned. How far will they be able to meet modern, scientific views on the care of the consumptive? To what extent will their policy and system of relief-giving permit them to follow in the wake of the most advanced medical research? Will it be possible for our Jewish societies and communities to realize that the tuberculosis question is not essentially a Jewish one, and that, in order to combat this dread disease most successfully, it will be necessary to join hands with other organizations who are striving for similar ends. Will it be possible for this Conference so to educate its members that they will in future not act independently, but as a unit; not each one follow his own line of thought, but together accept as a plan of action, what to-day is considered the only rational procedure for the treatment of the tuberculous poor.

I trust you will pardon me, if for a moment I grow technical and speak to you of the etiology of consumption. I do this merely to demonstrate to you that the causes which underlie tuberculosis are well known; that they are primarily due to a bacillus which finds nourishment in the human system only when it is below par, and that, when the system is restored to its normal state, the causes of infection are destroyed. In other words, the glorious discovery, for such I may call it, of recent medical research, is the fact that consumption is not only preventable, but curable. Medical men are to-day almost a unit in declaring that if proper sanitary conditions could be secured, and the populace educated to its needs, the day would shortly come when consumption would be as rare as the plague, if not entirely exterminated. What is, however, of even greater interest to us as charitable organizations is the well-founded belief among the medical fraternity, that special climatic conditions for the treatment of tuberculosis are no longer necessary. Given fresh air in quantities, the proper nourishment and medical care, as many cures are being effected at the seashore as in the mountains; as many sufferers grow well near the large cities as in the recesses of the forests. The sanitarium treatment, as it is called, is to-day looked upon as the rational method for the care of the individual afflicted with tuberculosis. It is not within the province of this paper to dis-

cuss in detail all that is meant by the consumptive sanitarium. Suffice it to say that the idea includes a locality characterized by the presence of pure air; it involves the erection of suitable buildings, which need not be pretentious, but which should be especially adapted to hygienic and dietetic treatment that may be necessary. It presupposes a rigid discipline, which educates the patient regarding his condition, and prevents him from infecting his neighbors and from reinfecting himself. It excludes the belief that climate is a specific, and, leaving out of the question individuals whose idiosyncracies require special consideration, it contends that, if the above conditions can be obtained, one section of the country is as good as another for the treatment of tuberculosis. No better example of this belief can be cited than the report of the Bedford Sanitarium of the Montefiore Home, situated in Westchester county, twenty-eight miles from New York City. In 1897, out of 14 patients, none left apparently cured. In 1898, out of 41 patients, 3 left apparently cured. In 1899, the sanitarium shows the gratifying result that, out of 63 inmates, 14 left apparently cured. And yet this institution is subject to nearly all the changes of climate that are characteristic of New York City, and its inmates drawn almost entirely from the poverty-stricken Jews of New York, make anything but a promising material.

It will readily be seen how a conception such as the one of a sanitarium near each community must radically affect and alter the work done by our relief societies, in that it gives the opportunity to care for their consumptive poor near at home rather than at distant points. I trust I shall not be misunderstood when I state that the tendency on the part of societies and individuals has been to shift the responsibility so far as consumptives are concerned. This is particularly true of physicians. It has not been at all uncommon in my experience for a physician to recommend a change of climate for his patient without any knowledge of the conditions which exist at the point of destination. Solly in his *Handbook of Medical Climatology* says: "If we consider how great a sacrifice of time, money, inclination and affection is involved when an invalid, under direction of a physician, leaves his home and journeys into another and perhaps a far country, we marvel at the small amount of thought and study that is bestowed by the majority of physicians upon the science of medical climatology, for without a fair knowledge and apprecia-

tion of this no rational selection of climate can be made." I am confident that when Solly wrote the above he had in mind the consumptive who was able to pay. How much more strongly then does it apply to the poor consumptive who without a dollar in his pocket applies at our charity societies for transportation to Denver, Los Angeles, or other health resorts, in search of the *ignis fatuus* that has been revealed to him through the reprehensible action of his physician. I know of no more pitiful object than such a man refusing other relief, that would ultimately do him more good, because, forsooth, the physician on whom he had pinned his faith had suggested Denver as the place where he might get well.

The day for such conduct is past. In the light of our new vision our societies should move along the lines of organized, systematized charity, whose basic principle is the belief that no man can be given the assistance which he needs without an intelligent knowledge of his condition. It goes without saying that, in the case of the consumptive, the medical examination and report is the information most vital. Where it is possible this should be made by a specialist, as much depends upon diagnosing tuberculosis in its first stages and furnishing the necessary sanatorium treatment. Similarly it is a crime, unless hospital facilities are at hand, to remove from his home and his family the poor consumptive for whom there is no longer any hope. The report of the physician should indicate the treatment needed; whether the applicant should remain at home, whether sanatorium treatment in the neighborhood may be advisable or whether owing to the applicant's idiosyncracies entire change of climate is desirable. In the first case the opportunities for the society through its visitors are endless. Aside from the monetary assistance which it will be necessary to give, the intelligent visitor or nurse will undertake a campaign of education. He will teach his beneficiary a knowledge of his condition, instruct him not only how to care for himself, but prevent him from infecting his family, by following the simple rules which have been laid down for the purpose and which every society should distribute. As stated above, consumption is a preventable disease. It cannot be communicated except through the sputum. Even the dullest and most stupid individual can be taught this fact and to observe the simple rules of cleanliness. I take it to be the province of a Relief Society to do work of this kind.

Where sanitarium treatment is desirable, obstacles may be met through the lack of sufficient accommodation of this kind in the vicinity. Should they be absent, the opportunity will be afforded to you to provide them. The sanitarium treatment for consumptives is comparatively recent in the United States and hence but few sanatoria are as yet to be found. Throughout continental Europe this treatment has been found to be so effective that sanatoria are to be found by the hundred. The Bedford Sanitarium of the Montefiore Home mentioned above is an example of what private enterprise can do in this direction. Beginning with accommodations for 40 the institution will soon be enlarged to accommodate 150. Should the occasion demand it, sanatoria similar to this should be instituted in all our large cities, so that each community may, to a great extent, work out its own salvation. As relief societies we may do even more than this by adding our voices to the many that are being raised, asking for state intervention in aiding the tuberculosis poor. From the politico-economic standpoint the belief is gaining ground, that the state must take care of its consumptive poor as it does of its insane, and that as a matter of sound public policy and as a protection to its citizens, it must find accommodations in state sanatoria for its incipient cases, and in state consumptive hospitals for the more advanced and hopeless cases. After a struggle of several years the legislature of New York has at last made an appropriation for the establishment of a state sanitarium. I am glad to report that not only the United Hebrew Charities, but other Jewish institutions in New York were heartily in favor of this movement and joined the other communal institutions in bringing about the passage of this bill. In Massachusetts, such a state sanitarium has been in existence several years and is doing splendid work. Among its inmates are 16 Jewish consumptives, who were sent there by the Boston society. If there are no similar movements in the other cities, let the Jewish societies comprised in this Conference act as pioneers in furthering them.

To many of you it may appear that all that has been so far said is but prefatory to the question which is of immediate importance, viz., the relation of this Conference to the National Jewish Hospital for Consumptives, at Denver, Colorado. The city of Denver has to-day the unenviable reputation of possessing that peculiar climate which is a specific for tuberculosis. And as much as the medical world realizes that climato-therapy for

pulmonary tuberculosis is not essential, to the consumptive himself Denver is still the goal where he may find new life and health. The result is obvious. For years Denver has been the Mecca of every unfortunate afflicted with pulmonary disease. So strongly was the belief implanted that, if once he could reach Denver, he would be well, that many an unfortunate left home and friends frequently penniless, suffering untold tortures during the weary days and nights he was on the way, and at last reached his destination but to die.

Many other cases can be cited of those in whom the disease had but begun its ravages, who, with slight means and with the hope of finding work, have undertaken a similar journey. To these, likewise, came disappointment. Unable to find work, their scanty funds exhausted, without friends and without acquaintances, lacking proper nourishment, badly housed, it was only a question of time until the disease laid them prostrate, even in that climate.

It was with the hope of aiding these unfortunates that the Denver Hospital was organized. As at present constituted, it has accommodations for 68 patients, the maintenance of whom will approximate \$22,000 per annum. Since the opening of the hospital, 75 patients have been admitted, of whom 18 have been dismissed, sufficiently improved to follow their respective vocations and to take care of themselves. Eleven have died.

It is needless to enter more fully into the details of the hospital's work. There can be no doubt in the mind of any thinking man that this institution has the right to ask, and must receive, the support of the community at large in carrying on this praiseworthy undertaking. Personally, I have no doubt that the funds necessary to carry on its work properly, and even to increase its facilities, will be forthcoming. I even hope that, in the discussion which may follow the reading of this paper, some tangible plan may be suggested, whereby the Conference can become actively interested in the work of the hospital. In a letter from the Secretary on this subject, he suggests that the Conference should have representation in the corporation, which will take charge of the hospital on January 1, 1901. He suggests, furthermore, that the Conference shall name one or two appointees, who shall be the representatives of the Conference on the General Board of the hospital. I trust that this suggestion will receive the consideration it deserves, and that the action taken at this meeting will

enable the Conference and the hospital to work harmoniously together, and to be of service to each other.

Paradoxical as it may seem, the societies comprising the National Conference can be of even greater service to the hospital than in the ways enumerated above. I am strongly of the opinion that the work of our relief societies, with respect to the hospital, should be preventive rather than curative; that their energies should be directed to relieving the Denver community of its burden, or at least to lessen it. I hope that I have given in these pages at least an intimation how this can be done. With our present knowledge of the subject, all societies should follow the rule of not granting transportation to consumptives to Denver, or similar resorts, unless the testimony of a reputable physician absolutely demands it, and not to grant it even then, unless there is the positive assurance that the applicant will be self-supporting during his stay there, and that he will not become a charge upon the community to which he goes. This is, however, but a portion of their work. Following the broader lines of activity which come within the province of a modern relief society, they should undertake the education of the community over whose poor they watch, and of the poor themselves, regarding the grave evils which arise from ill-considered and hasty transportation of the consumptive to distant points, without the consent and advice of an experienced physician. They should endeavor to impress upon the physicians, who come into contact with the consumptive poor, the crime of fostering hopes in their patients which can not be realized; they should make such propaganda in their respective communities as will lead to the establishment of sanatoria in their vicinities for the treatment of incipient cases, and of hospitals for the more advanced and hopeless ones. And, lastly, upon the broad basis of non-sectarian charity, they should unite with other institutions to secure for the poor consumptive the aid which he has the right to demand from the state. For the rich man, with the means to travel and the ability to humor any desire, the special health resort may be the means of recovery. For the poor man, the hope that the future has in store for him lies in the State Hospital and the State Sanitarium. When these are once assured, the *raison d'être* for the Denver Hospital will have vanished.

Mr. Herzberg.—I beg pardon for leading the discussion on this occasion; but I feel that I possibly have such right, inasmuch

as a statement has been made in the paper which seems to be alarming, and important if true. I do not want the members of this Conference to believe that of 400 cases coming before the Philadelphia charities, 104 were consumptives, which would mean that of that number of applicants 25 per cent were consumptives. There is nothing quite so alarming in the situation in Philadelphia. What was meant is that of the 400 cases of people who were supported year in and year out, 104 are directly traceable to consumption. That is, we are either supporting consumptive men and women, or we are supporting the families of those that have died from that dread disease. Of course, many of those 104 we have had upon our list for the last five or six years. We in Philadelphia have probably sent as many people to Denver as any other community. Last year the United Hebrew Charities alone assisted nearly fifty people to go to Denver, and each one of those fifty people was a selected case; there was not one of them but was in the incipient stage of consumption; there was not one of them who did not have a certificate from a leading scientist or specialist in his city that, in his opinion, the disease could be cured—not only that life would be prolonged, but that the patient had more than an equal chance to recover. In each of those cases the people had money enough to support themselves for two or three months, and I am satisfied, from some investigations that I have made, that none of them have died, and that many, if not permanently cured, are sufficiently restored to health to make a living and eventually support their families.

We in Pennsylvania are also agitating the question of a state hospital or a state sanitarium. That cannot be done by private effort; but the legislature, which meets again next year, will be asked to appropriate a certain sum of money to enable us to start some sort of a sanitarium in the mountains of Pennsylvania. There is a society in the state organized for the prevention of tuberculosis, which has the matter in charge, and we have received some very gratifying assurances of success. As far as our Jewish society is concerned, we opened only last Sunday the "Lucien Moss Home for Incurables." It was a bequest of \$150,000 that was left a few years ago—\$50,000 for the building and \$100,000 constituting its endowment fund. It will have room for thirty or forty, and it will be crowded the minute it is open.

Dr. Wolfenstein.—I have listened to the paper of Dr. Frankel, and I have great interest in the matter. As to whether tuberculosis has been on the increase among our people, I would say that for the last ten years I have taken a record of the people whose children we house in our home (The Jewish Orphan Asylum of Cleveland). The figures I shall not quote, but I have one figure in my memory which may be interesting—of the 318 parents who are dead and whose 500 children we are at present housing, 98 died from tuberculosis.

Dr. Calisch.—I desire a little more information as to Dr. Frankel's paper. If I remember rightly, he made the statement that tuberculosis is contracted after the emigrant has reached this country, and he gives as the cause thereof the terrible conditions under which they are compelled to live in the city to which they come. If I have read correctly, I believe that they have in the old country the same physical conditions that we have here. All papers tell us of the crowded condition of the Ghetto in Russia, and of the awful environments in Galicia and Roumania which appear to be exactly the same conditions that Dr. Frankel described. Now, I would like to inquire why those conditions cause tuberculosis in America, and why they do not in Europe?

Dr. Frankel.—I will say that that very point is one of which I have thought very carefully, and I am of the opinion that the conditions are not the same; that, notwithstanding all the facts that are heralded to us from Russia, and from Roumania, and from Galicia, there is one essential difference between the conditions that exist there and the conditions that exist here, and that is the sweat-shop; yes, and another, and that is the tenement house; and I defy you or anyone else to point to me in the Ghetto of some sparsely settled place in Galicia or Roumania—I defy anyone to point out to me there the conditions which exist in one block that I will cite in the city of New York which is bounded by Chrystie, Forsyth, Bayard and Canal streets, in the very heart of New York City, where in one block there are to-day residing 2,300 Jews—in one block where there is not a single closet and not a single bath-tub in the whole block. The conditions are not the same. Purposely I did not interject the medical question into the paper. I am not a physician, and yet I felt that it must be judged from that standpoint. I have given this matter a good deal of thought for weeks and months, and if there is one point to-day that is more conclusive than another, it

is the curability of this disease. That has been amply demonstrated, if I may be permitted to mention that, in the post-mortem examinations that have been made of consumptive cases. I think, if we can convince people of that one fact, that we can cure consumption and in our immediate vicinities, and that we don't need to go away to other places which to-day are considered the only specific for this disease, it is the one solution that our relief societies as such have looked forward to in the consideration of this disease.

Prof. Loeb.—There is an idea in connection with the Bedford Sanitarium which has presented itself to me that was not brought out by Dr. Frankel's paper, and that is the locating of patients as near as possible to their own homes. Now, isn't it true that in most cases the patient is the one who up to the time of contracting the disease was really the bread-winner of the family, and that he only gives up and goes to Denver or elsewhere when all ability to support his family is removed? We all ought to recognize in our charitable work the good qualities as well as the bad qualities, and among the good qualities in these people is the love of family and respect for the rites of their religion. We must try not to deprive him of either of these. In the first place we do him an injustice, and we actually go against our own endeavors in this matter. The horrors of being separated from the family, the fear of having to be sent to Denver or the Adirondacks, which is not quite as far, will keep a man at his home, hoping against hope, and in his narrow quarters will cause the infection to spread in the family. But if there was a near-by institution to which he could be removed, it seems to me there would be less horror, less fear on the part of the patient himself in submitting to the necessary isolation; and secondly, he would go at a time when there was a hope for him, instead of waiting until the very last moment, until he had to give up from the mere lack of ability to maintain himself.

Mr. Brenner.—I wish to state my experience in Baltimore, where we have a very fine climate. We have two hospitals for consumptives especially. One that is strictly Jewish connected with our regular hospital, and the other so removed from the city that it is beautifully located. We have 68 Jewish families on our books to-day, and out of the 68 we could get but 4 to go to these hospitals.

Rev. Messing.—I want to say a word in regard to what I

have heard of Denver and from Prof. Loeb. The question was touched only on the surface. In my experience in St. Louis, you come against that stumbling block, their observance of the Sabbath. That keeps them in the large cities. They cannot live far from the synagogues; they cannot ride in the cars, they must walk. We have heard from Dr. Frankel that if they were separated there would be no danger, or that the danger would be lessened. We have heard that there is no consumption when they come over from Russia. I know the conditions in Russia; I have traveled in that country, and I know there is no consumption there. They have all the air they want. They live on vegetables and fruit mostly; they eat meat once a week, perhaps on a Sabbath. Here the men have to work twelve, fourteen, fifteen or eighteen hours a day in a little room where they live and work and sleep. There is the cause of consumption. Now, if we could separate them, place them, not in tenements, but in cottages outside of the city, consumption would be lessened a good deal. In one public school in St. Louis there are 1,200 children attending, of which 1,100 are Jewish children.

President Senior.—I want to rise a moment to take a glance at the Denver hospital which has been before us a little. I wish to say, concerning the eleven deaths reported as having occurred in the Denver hospital, practically all are due to the fact that the people of Denver were called upon to take a man who was nearly dead, to let him die in the hospital instead of on the street. I have a letter that I received the other day from Mr. Muller, of Denver, in which he asked me to call attention to the fact that there are rules in regard to admissions to the Denver hospital. The Denver hospital is not the place for a man to die. People sent to Denver should be those who have a reasonable hope that they may live, and if the various societies connected with this organization will be kind enough to read the very simple rules that the Denver hospital issues and will observe those requests, they will realize that the Denver hospital may make a record for the relief or cure of consumptives. Cincinnati has sent five people there since the hospital opened, and I honestly believe that Cincinnati has saved five lives—not only those five lives, but the lives of those dependent upon them. We have established in Denver two families. In one case the husband had consumption. He was sent out and put in a position where he could make a living for himself and family. His wife who

had an incipient case of consumption was sent out after him with the children, and the entire family is now living in Denver and he is supporting them with a reasonable hope of raising a family of healthy children. In the second case, the mother had consumption. She went to Denver, entered the hospital and in two months gained twenty pounds, if I recollect right. The husband who is a first-class workman followed with the family and they are now established in Denver, with good hope of a long, successful life.

As far as the capacity of the hospital is concerned, it is about sixty, but as nobody is allowed to remain longer than six months the capacity for the year is one hundred and twenty, and that at an expenditure of about \$20,000 a year. If we can at the expenditure of that amount of money save one hundred and twenty lives, I do not think we are asking the Jewish community to do too much.

I would like to ask Dr. Frankel one question. You spoke about a sanitarium in Massachusetts at which are received men and women who were in the advance stages of consumption.

Dr. Frankel.—Oh, no; they take none but incipient cases. They have to pass an examination first in Boston.

A Delegate.—Does the state regulate that sanitarium?

Dr. Frankel.—Yes.

A Delegate.—Do they exercise police power—do they force a man to go to the hospital?

Dr. Frankel.—No.

Mrs. Pisko.—I think that the time is passed when apologies must be offered for the existence of the hospital for consumptives in Denver. In the first place it has been demonstrated, I think, beyond any doubt, that consumption can absolutely be cured in Colorado. I wish to say on behalf of the Coloradoans, and I speak for all of them, that they will bless the day when people will keep all the consumptives at home and cure them at home, but that day is not yet, and I fear is far distant. I have been spending the winter in New York and I have heard a great deal about the Bedford Sanitarium and about this new state sanitarium erected, I believe, at the great expense of \$50,000, and I have heard a great deal about this new idea that consumption can be cured at the sea level. I had a long talk with Dr. Arthur Mayer of New York who is directly interested in the Bedford sanitarium, who is a specialist on pulmonary diseases, and Dr. Meyer told me that

they cannot yet risk keeping patients away from Colorado; that they must send certain forms of consumption to Colorado, even though he is one of those who believes thoroughly in the theory of keeping them at home. So that the necessity for this hospital is so evident that it seems to me that it is not necessary to say anything more about it.

A request has come that this organization should be represented in the Board of Directors of the hospital, that it should have two or three representatives; and it seems to me that that would be a very wise thing, because it is natural that all the charitable societies of this country—all the Jewish charitable societies, particularly—should be the most interested in this matter; and, therefore, I move that the President of this society be appointed a member of the Board of Governors, and that the President of this society be requested to appoint two more members of that board. [Secended.]

Mr. Fraley.—How many patients are there now in the Denver Hospital?

Mrs. Pisko.—I am sorry to say, I do not know. I want to say just one other thing, although Mr. Senior has explained very fully about those eleven deaths. I happened to be at home when the hospital was opened—I have been away ever since. We had a number of patients in the County Hospital dying from consumption. They knew they would die in a short time, and it was my suggestion that these men should be taken into our hospital, and that accounts for most of the eleven people that died in the hospital.

Mr. Mack.—I rise to speak in favor of the motion, because the carrying of this motion carries with it an endorsement of the Denver Hospital. I think, no matter what conditions may be locally, it will be practically impossible for the smaller cities to establish a sanitarium like New York or Chicago, and that, in the absence of a local institution, and even with a local institution, there will certainly be room for at least one national hospital, to take care of those cases which must be peculiarly benefited by the climate of Denver. There is no question, as Dr. Frankel has stated, but that there are certain cases which can not get well without that climate of Colorado. The hospital is now established there. It must be supported by some one, and it asks the support of the entire Jewish community of the country—and, I think, deserves it. Of course, the question of what proportion of the expense

should be borne by each community, is a question that has bothered Chicago, and is bothering it at this very moment. The Denver Hospital has come to this community with the request for money support, and at this very moment one of our large Catholic hospitals is raising a large fund to establish a consumptive hospital in our very midst. They have, I believe, already \$100,000 and thirty-five acres of ground in the neighborhood, in which to establish an institution, in many respects similar to the Bedford institution, in New York. That, of course, ought to receive the entire support of this community, and we certainly can afford to co-operate with our fellow-citizens in the care of those unfortunates; but, notwithstanding the support that will be given to a local institution of that kind, every city should do something in aid of the Denver Hospital. I only want to say a word further, in regard to the numbers that can be accommodated in Denver. I expected Mrs. Pisko to say something about that, because she has more knowledge on the subject, surely, than I; but Mr. Muller, who is the Secretary of the hospital, stated in Chicago a few weeks ago that 68 was the present maximum of the hospital, but that during five or six months of the year they hoped to accommodate a great many more, in tents on the grounds of the hospital, because the climate is such that, during at least four months of the year, that could be easily done, and would be a very excellent accommodation, and quite a considerable addition to the plant; so that, under the tent arrangement, the limit, during the summer months at least, would be very much greater than 68.

Dr. Leucht.—It seems to me a little premature for us at the present moment to carry this motion. I am perfectly willing to indorse the Denver Hospital, but I have my doubts whether it would be wise that we should identify ourselves with the Denver Hospital. If we carry the motion as stated, that the President and two others should be members of the Board of Directors, we go farther than an endorsement. I believe that this subject is a large one, much larger than the Denver Hospital can encompass. I think it is a national subject, and I would not like the President of our organization and two other gentlemen to enter at once into a kind of a compact with the Denver Hospital. Mr. President, permit me to say it seems to me to be very unwise.

I move that the President appoint a committee of five gen-

tllemen or ladies whose duty it shall be to investigate the whole question, make such suggestions as they deem wise, and if this committee should decide that some members of this society should become members of the Board of Directors of the Denver Hospital, I am willing that these five or seven persons shall have the right to decide that question. I have my doubts whether the motion as made should be carried before the convention.

Mrs. Solomon.—I would like to speak in favor of Dr. Leucht's motion. While I am heartily in favor of the Denver Hospital, yet at the same time I think this association is so much greater than any one movement, that it seems to me that the hospital organization should have representation in this body rather than this body should be represented upon the hospital board, and so I think the motion very wise that a committee consider the question.

Mrs. Pisko.—I cannot see what objection there could possibly be to this Conference being represented on the board of this hospital. This is a national Conference, and this hospital is a national hospital. It is a mistake to call it the Denver Hospital. It is not the Denver Hospital; it does not belong to Denver at all; it belongs to the United States. Denver has no more claim upon that hospital than has Chicago or New York City or any other city of the country. It belongs to the United States, and it would seem to me to be wise that this Conference have something to do with that hospital. It has been before the public a long time, and there is nothing about it that is not already well known.

Dr. Leucht.—The more I think of this the more positive I am about this matter. We are going into a new enterprise and we want every society throughout the United States to come to our rescue, and we must go before the country unencumbered. Now, it is as clear to my mind as possible that if these gentlemen become members of the Board of Directors then the time is not far distant when we will be responsible as an institution to a certain extent, and to have this Conference represented officially on the National Hospital Board of Denver seems to me a gigantic error.

Mr. Brenner.—I don't see by what authority this Conference can entertain a motion of that kind when it is not official. Supposing you do elect your representatives and that board

don't want them. We have nothing official from the Denver Hospital.

The Vice-President.—It is as official as anything can be unless it be in writing.

Mrs. Pisko.—What is the idea—what authority is this committee to have, or are they to have any authority—what is this committee to do?

The Vice-President.—To consider the entire relation of this Conference to the Denver hospital and report to the Executive Committee.

Mrs. Pisko.—If that is the case, then I will withdraw my motion and accept Dr. Leucht's motion. I hope that motion will read, however, "To report to the Executive Board and the Executive Board to have power to act."

The Vice-President.—The motion is that a committee of five shall be appointed by the President of the Conference to consider the question of the mutual relations between this Conference and the National Hospital for Consumptives now located at Denver, and if in their opinion it is deemed advisable then the Executive Committee shall be authorized to name three members of this Conference to be represented in the Board of Directors of the National Hospital of Denver.

The motion having been put by the Chair it was declared carried.

At this point the Conference took a recess until 2 : 30 P. M.

AFTERNOON SESSION, 2 : 30 M. P.

Conference met pursuant to recess. Vice-President Isaacs in the chair.

The Vice-President.—Speaking especially for New York City, I would say that up to a few years ago the main work of charity was done by the gentlemen of the community, as was the way probably in most cities, but as soon as it was found in any way possible to get the co-operation of the ladies in the work we found a great change in the manner in which charity was administered, and in the way in which poor people were assisted. There was a new system applied in which we found great improvement, and in New York City we now have the co-operation of sixteen sisterhoods. In recognition of the

immense work women have done and will do in the future, we have set aside a portion of our programme for the exclusive use of the sisterhood department, and I am pleased to introduce to the meeting, as Chairman of the Committee on "Friendly Visiting," Mrs. Charles Haas, who will take charge of the meeting this afternoon.

Mrs. Haas then assumed the chair and delivered the following address:

The reports on friendly visiting are very meager. New York, with its splendid organized sisterhood, Rochester, St. Louis, Milwaukee, Cincinnati, Baltimore, Chicago, all report work of this kind, while the Council of Jewish Women shows excellent results in its philanthropic department in the different cities. But your committee felt that more was to be gained in thorough discussion of this subject by thoughtful students and practical workers than in giving statistics and descriptions. For friendly visiting is mostly necessary in the field of philanthropy; the love of all mankind must take in the poor and rich alike. However, many are willing to devote time and strength to the unfortunate other half of the children of the world, who do but imperfectly understand this ennobling service, uplifting in its influence, both to the public visitor and the visited. We therefore begged for time that a programme might be presented instead of a detailed report.

Friendly visiting has been done by the Jewish men and women in this country since the first "Arme Yehude" landed on America's hospitable shores, and great is the number that have been comforted and helped by such goodness. But the need of former years, when an occasional applicant for assistance presented himself, and the demands of the pauper population numbering thousands, are vastly different.

In his talk to the district superintendents of this city on friendly visiting, Prof. Henderson said: "It is a personal, social service, educational, and therefore slow in producing noticeable effects, but it is lasting. It is laying the foundation for a charity which will be a felt power in the distant future." Statements like these show that the scientific student of sociology recognizes in friendly visiting an important factor in charity work, and because of its importance, because perfect comprehension of the methods necessary for intelligent work has not yet come to many, willing to learn and anxious to execute, your committee

felt that the subject should be brought forward by those whose studies and work make it possible for them to speak authoritatively on this question.

It has been said that there are six hundred Friendly Visitors in Chicago. Among them none brings deeper interest or keener intelligence to the work, and none has consequently done greater service than has Miss Low, who has kindly consented to give us the help of her experience. Dr. Frankel's fame as a worker for the New York poor has reached us; Miss Marks is thoroughly familiar with Cincinnati's efforts, while Dr. Hirsch, ever above the many, watches for the light that points the way for doing justice to our brethren of low degree. Thus theoretically and practically shall we hear what has been done and what can be done by the Friendly Visitors.

Much that is uncomplimentary has been said of the women who have done friendly visiting, and *fad* and *faddist*, not to mention *hysteria*, are oft-applied terms. Surely to-day we shall receive the stimulus and instruction which will place friendly visiting women of leisure on a par with the most earnest workers for philanthropy, and I am sure the women who will have the benefit of this day's teachings will approve of the action of your committee in asking that the time for our report be extended enough to allow discussion on this question.

Mrs. Haas.—The first order of business will be a paper by Miss Minnie F. Low, of Chicago, subject,

FRIENDLY VISITING.

Whenever I hear the term Friendly Visiting, I feel an almost irresistible desire to chalk down a question-mark somewhere; mentally it is always done.

Considered in the fullness of its meaning, with its genuine import and its lofty purpose, friendly visiting implies an ideal; yet it seems to me a most unnatural association of individuals without one common object in life. It conveys a peculiar relation between the fortunate of the earth and those who have been denied its blessings. It is never used to express any degree of intimacy among equals, but is one of those terms belonging distinctively to poverty and the poor. Friendly visiting is a somewhat new departure along philanthropic lines that sounds very pretty, but its duties are far too sacred to be regarded as reck-

lessly and superficially as we are wont to consider them. The longer my probation in the charities continues, the more convinced do I feel that in the true sense of the words there is very little friendly visiting and naturally few friendly visitors.

Every person nowadays who goes into the homes of the poor in a desultory way, either upon the request of a society or for personal satisfaction, accords herself the distinction of Friendly Visitor, or is so crowned with honor by the organization with which she is affiliated. It is commonly understood that there is little friendship in an abstract sense—a responsive intellectuality, a natural affinity, a sameness of purpose, an equality of standing, a common standard of life, these beget friendly sentiments. Let there be two mansions side by side in one of the most beautiful spots of a city; let the occupants of one possess all the culture of true aristocracy, the others knowing only the value of the dollar, seldom inquiring the price of a good book, what is the relative position of these neighbors who impress the world as one?

And yet, we go to the slums where we stand on foreign ground; from palace to tenement; from cleanliness to filth; from pure air and good sanitation to stifling odors and unfit habitations; from knowledge and culture to ignorance and indifference; from pleasure and frivolity to sorrow and seriousness; and dare we still confess that the spirit prompting our visits is one of friendship to the poor? To be honest, let us acknowledge that there must be some great evolution of heart and mind, some supernatural change in the emotions ere we can reach a state of such implied idealization.

Let us not say we go to the poor as friends or in a friendly spirit until we can consistently offer the hospitality of our homes and the affection of our hearts to the women whose tenements we visit, to the men whose positions we try to better, or to the ragged little ones in all their uncouthness.

We do not visit the homes of the poor on a friendly footing; we go there on a purely humanitarian basis. We go because we feel their utter helplessness, because they need a part of our strength and our intellect to help them carry their own overwhelming burdens. We pity them; we sorrow at their misery; for much of which we good Jews are responsible—yet, until we can boast of a mutual affection, a spark of congeniality, a natural affinity, we go, not as friendly visitors, but as personal service workers to rescue and to aid.

Nothing that is done in the name of charity obtains the religious inspiration, the moral force, the exalting influence, the ennobling of self, as the giving of one's personality and what is best within one, to those whose lot has been cast among the unfortunate and the lowly. Personal service stands at the pinnacle of human benevolence. It not only unties the purse-strings, it not only broadens the mind and softens the heart, but its principles touch deeply the souls of men, sanctifying their acts. In it lies not only the regeneration of the poor, but, better still, the salvation of the rich. Let the rich but know the poor, meet them face to face, heart to heart, hand to hand; let the rich know that it is their indifference, and their ignorance of the problems of poverty, that are the causes of many of the evils of our Ghettos, and some of the questions presenting themselves at this Conference will grow clearer to all of us.

Why is it that a city like ours, Chicago, that stands for energy and progress, that looks for national and international glory on all possible occasions, should forget its pressing home duties and remain indifferent to the sickening conditions in its poor districts? The Seventh ward, our Ghetto, is not only a disgrace to a civilized community—it is a stigma upon the Jewish race. Whose fault is it? The fault of every citizen who silently sanctions its existence. Jacob Riis, of New York, in his recent visit through the neighborhood, said, and said appropriately, there was nothing left to do but to apply the torch. Since, in order to get at the root of evils, it is necessary to look to the underlying causes, the first torch would by no means be hurled at the Ghetto proper; it would be aimed at, strike and burn out the corruption of our municipal government. And, when I speak for Chicago, is not my expression in a measure universal?

Conditions never will change while we sit comfortably on one side of the city, and poverty reigns, forsaken, on the other. We must work together; we must use our strength and personal influence to right the wrongs of those who are too down-trodden to secure justice for themselves.

When a visitor makes her initial visit to a home in the poor quarters, she naturally stands aghast at the sights about her; everything is massed into one general picture of misery, casting a shadow over her hitherto fair horizon. The distress of the scenes crowds her thoughts by day, perchance coloring her dreams by night. Often she finds her duties too harassing, and glides gradually back to her own little paradise, putting far away

from her mind the unpleasant thoughts and scenes that have haunted her for a few days, but which follow the poor through all their years. And so she resigns opportunities that woman should cherish—the right to live for others—and she misses an education that cannot be gathered from any but the open book of life—yet while she is not willing to sacrifice a few of her material joys, there is left another, endowed with a keener sense of responsibility, a firmer conviction of her duty toward her fellow-men, who comes bravely forward to help and to do.

As the worker enters upon her trying task, she finds at the very start that poverty is the result of many causes too intricate to unravel. Nevertheless, she realizes that certain conditions might be changed for the better. Besides the fact that the Jewish visitor finds problems all of her own, peculiar to the people she visits, because of their orthodox faith and their prejudice against anything non-Jewish and many things Jewish, she soon appreciates the fact that her efforts are confronted by other insurmountable barriers.

The tenement in which her family lives is perchance in a most dilapidated condition; the walls are dirty and ready to fall; the rooms are without light, without ventilation; the sanitation is a menace to the health of the occupants; she finds the gangways full of rubbish: she sees the garbage receptacles broken, overflowing with their contents and emitting vile odors; the alleys are piled up with more or less foreign matter—the sidewalks are broken—there are pools of stagnant water standing here and there along the unpaved streets—how to cross them is a study. Her family refuses to leave the neighborhood. It is quite impossible to find a habitable abode for her charges within their limited means. The visitor naturally grows dismayed, wondering who is really responsible for the unfit abodes, the defective sanitation, the removal of the garbage, the care of the streets. Such questions never presented themselves before in her own better kept locality. She knew, of course, that there was some sort of a city government, a building known as the City Hall, and an army of officials. She had heard of a health and street-cleaning department; she knew little of tenement or ward inspection. And then in rather a vague fashion, she begins to appreciate by degrees that politics has something to do with the comfort, or rather the discomfort, of her particular family and her failure to succeed in accomplishing what is essential for a regenerative process. She

realizes that the neglect to properly fulfill their trusts, the inertia or better, the corruption of unscrupulous politicians, become a serious hindrance. It dawns upon her with a sensation of utter discouragement that her father, her beloved brothers, and all her respected male relatives may in a measure be culpable. That the polls, which should stand for the noblest purposes of organized manhood, politics pure and unadulterated, bring a reckless indifference to the welfare of a community—bring to the poor man a cup overflowing with injustice—bring him neither privilege nor protection.

For to many a voter principle counts for naught, character is disregarded and what the elected candidate's line of conduct in office is concerns the voter but little. The rich man's pocket-book is his protection; his purse can supply what the city overlooks—but how about the poor man, what is he to do? His protests are vain; his voice is not respected; his request is not honored.

The visitor feels the utter hopelessness of preaching cleanliness or order within where there is nothing but filth and disorder without. She feels that if a band of well-intentioned, public-spirited, righteous philanthropists would take the trouble to study the needs of the poor by acquainting themselves personally with conditions as they exist, much of the wrong might be righted.

Let the men give pure politics and an upright administration; if not for their own sakes, then for the sake of the poor—that they may have ordinary justice as citizens. Let them consider more seriously the question of improved housing of the poor; let them give us some model tenements; thus will they become philanthropists with a good return on their investments. Let them see that we have better and more adequate public bathing facilities. In our Ghetto some blocks average a housing capacity of three persons to a room, and thousands throughout our congested districts never know the luxury of a bath the year around, and yet we cry out against their uncleanness. Let the men who usually consider themselves entirely exempt from personal exertions in behalf of the poor, lay the foundation for us, a foundation which they alone can lay as citizens, voters and capitalists, and we women can then go into the homes and try to do the rest.

It is a pity, indeed, that so many excuse their lack of inter-

est in social service matters on the plea that they are not fitted for the work. This conclusion is reached without a proper test, without any test at all. Social service is a science that does not always grow with the individual, especially in the selfish rearing of the growing generations, but experience is a good teacher and practice makes perfect.

What are the most desirable qualifications of the Friendly Visitor is a common question. Some tact, a little judgment and an ordinary allowance of common sense constitute the three essentials. There should be enough sympathy to cast a tone of kindness over our relations with the poor, and just enough sentimentality to allow of practical results.

The very first duty of a visitor naturally is to place the greatest possible distance between her family and the relief societies. Whatever else follows, that accomplished, half the battle has been won. It is well to add to the attractiveness of the home life, and attention should be called to the social and educational forces of the neighborhood.

In cases where relief is permanently required, it should be given in a manner to protect self-esteem—not tamper with it—so as to bring the least possible sting to the recipient, thus emphasizing the more delicate side of charity. The visitor should offer no relief in person as an individual.

Beyond this each visitor can assert her individuality; no stereotyped rules can be laid down for any particular line of conduct; each family must be cared for according to its own needs and peculiarities. Let the visitor never lose sight of the fact that her aim should tend toward character building; let her remember that there is a future to consider, and that her effort must not all lie in the present.

And yet, while it is advocated that personal interest and personal service are the only courses that will ever teach us to deal understandingly and effectively with the problems of poverty, it is not advisable for the untrained to attempt the solution.

A woman who would not willingly send a dress to an unskilled dressmaker for fear that a piece of cloth might be ruined, goes without hesitancy, without any idea how to treat a case of poverty, and by her philanthropic intentions often jeopardizes the future of an entire family. No one ought to be encouraged to force herself on the poor in a personal way, unless she is in training and acting under the guidance of a professional worker.

Every visitor should be willing to place herself for a probationary course with one versed in the problems of charity.

A great many societies send out inexperienced visitors, and thus the poor become the victims, but by no means the favorites, of charity.

One of the most trying traits to contend with in the visitor is her critical attitude toward the visited. Every little imperfection stands out vividly, and, sad to say, annoyingly. One woman is not clean enough to suit the visitor; one does not tell the truth; another is liberally endowed with *schnorring* propensities; most of them are ungrateful, and many are unworthy.

Such complaints are unfair; they are undignified; they reflect a certain weakness of purpose in the visitor that places her services below par. If environments had been different; if the poor had lived in modern houses; if they had been where a certain standard of cleanliness had prevailed; if they had always had enough to eat, drink and wear; if they had not become so ambitionless and bitter in their misery as to be insensible to gratitude, then criticism might be justifiable. If the poor have faults, let us remember that they are the rational results of their untoward circumstances.

Many visitors forget that a poor woman's home is her sanctuary; that in it she has rights as an individual, rights that must be respected. Hunger, want, sickness, suffering, hard work, self-sacrifice, charity to another poor neighbor, beautiful to behold, make many a poor home a hallowed spot. Let us beware of such ideas of reform as sweep with indelicate force, tearing asunder the long-cherished sentiments of a home of poverty.

But when personal service workers are serious and work intelligently they become valuable members to society. Their intellect grows; their views broaden, they become educated in questions concerning every day life of the masses, they take an interest in the industrial system, in the laboring classes, in social conditions, in civics, in fact, they become natural all-around philanthropists with reason for their good works.

As helpful factors in the charities, especially in relief departments, their services are indispensable. As the physician needs the nurse to carry out his professional instructions, so the superintendent of a relief organization needs a personal worker for each case in order to bring it to a successful issue. For societies to employ salaried persons to attend the detailed yet essential

needs of every applicant would require for administrative purposes more than double the amount now distributed in relief.

A relief society without a social service department cannot perform its full function in either a practical or ideal sense. Relief sustains when sustenance is required, but the personal contact of a fellowman is soul-inspiring. Give the poor something to eat, but at the same time give them something to live for. In relief we grant the bread for the body. In social service we give the hope for to-morrow. Useless each without the other, and together only do they make the harmonious whole. To give alms without friendly service is only too often like giving the dose of poison and forgetting the antidote. For patient, persistent, individual effort often counteracts the need for alms, thus becoming a most forcible power in preventive charity.

But how make these arguments convincing is the question. Take our Jewish population the country over, including men and women represented on boards of the most important organizations, how many are versed or have even a superficial knowledge of the problems of scientific charity; how many appreciate that there is something beyond the question of alms; how many know that friendly service to the poor means something more than material gifts; how many outside of the poor districts properly realize the meaning of the word tenements with all attending horrors; how many thousands upon thousands never cross the boundaries that separate them from the haunts of misfortune; how many thousands upon thousands more know aught but to put their signatures to a check or give a donation once a year, resting upon their laurels thereafter? It is true that the donor of a large check may be a generous man, and generosity must not be despised. But charity means more than material generosity; it means personality.

“Not what we give but what we share;
For a gift without the giver is bare.”

Yet let us not reckon with the man and woman grown, their ideas are formed, their habits fixed. Let us in the future look to the growing generations (and I put this in the form of a plea) that they may profit by our shortcomings; that our weakness need not be their heritage.

Why is it that appeal upon appeal must come from the

pulpits to the rich, the educated, the able-bodied, for the needs of the poor, the ignorant, the disabled? Why is it that our contributions are not spontaneous, but that the hand is often forced to do what the heart does not volunteer.

How is it that money for charitable or philanthropic purposes is gathered together by constant solicitation and pleading, instead of pouring in from a conscientious conviction of duty; a natural innate desire to share our comforts with the comfortless?

It seems to me, to make a long story short, that we cannot expect the man and woman to know what the boy and girl have never been taught. We cannot expect the boy and girl grown older to suddenly undergo a transformation of heart and mind regarding the principles and practices of philanthropy when they have been reared in utter ignorance of their significance.

We take our little ones through twelve years or more of schooling; they are granted every educational advantage—their talents are developed—their mental faculties taxed to the utmost—their physical beings are considered now and then in rather a haphazard way—but how about the moral?

The consideration of such subjects as tend to character development and building, as touch the finer sensibilities and foster the growth of sound morals, as inculcate ideas of true citizenship and a generous life, a life for others, is not a part of the school curriculum. And sad to say it is only too often overlooked in the home training.

It is not enough to say to the child, "Thou shalt not lie; thou shalt not steal; thou shalt honor thy father and thy mother"—added to these should be the command of parents—"Thou shalt be generous; thou shalt be just; thou shalt not forget thy neighbor in distress; thou shalt remember the poor."

Yea, even children should be taught to remember the poor. Let the child grow up with the idea that it is his duty and his vital duty to give of what he has, and he will soon learn to give of what he is, the greatest of all gifts.

Let me relate a little incident that happened in a Sunday-school class of one of the foremost congregations of Chicago—and my statement regarding the selfish rearing of the young will be verified.

In a room containing thirty pupils aged twelve years and over, the children are in the habit of bringing weekly offerings for the

poor. When the box into which the coins were collected was handed the teacher, she found that six cents had been deposited, averaging one cent to every five pupils. These children represented thirty well-to-do families—doubtless all had their nickles, dimes or quarters to spend on sweets and frivolities during the week, but were not reminded to spare a little for the other children who might be in need of bread.

One little girl, more generous than the rest, who had offered all her pennies, turned to her neighbor, the possessor of a silver purse full of coins, and reminded her to drop something into the box. Her reply was, "I have no small change." In those words, which came so naturally, so almost unconsciously from the lips of a child, is told half the story of the poor problem; because one child of fortune has no small change, another child of poverty turns its wan face to a sorrowing mother and begs for the bread that is missing. How the parents of these children can expect to give a community self-sacrificing men and women, how they can expect to rear generous contributors to charity, is the question.

A colleague once said—a very serious worker and a consistent believer, "Do you think a man or woman can be truly religious without giving some time in friendly service to the poor?" This was a question well put. The foundation of religion is self-sacrifice. A selfish man cannot be a religious man, nor is he ethically sound.

We go to the house of worship—we hear beautiful sermons on the ethics of philanthropy; we are told what our duty toward our fellow creature is; that we are our brothers' keepers and that we must have a thought for them—but all the sermons of a lifetime will not fill the tills of our charity organizations, or arouse us from our charitable apathy, as will one short term of personal contact with the poor, a personal knowledge of their needs, a personal conviction of our duty. Seeing is believing—hearing is only half-convincing.

We hear that a little child is dying in some squalid tenement. We live miles away in comfort. We say, "What a pity!" But let us go into that hovel—see the misery face to face. We will not then say, "What a pity!" Acts will stand for words—work will take the place of distant sympathy—personal effort supplant indifference. And when the little one smiles back at us, saved from the jaws of death—then and only then will we

know what personal service to the poor has in common with religion. Then we will feel that good acts more than the most beautiful words touch the chords that commune with the soul.

Let the parents rear the citizens and the philanthropists from the cradle; let them plant the seeds for a higher idea of a generous life in fertile hearts where they can blossom and bloom as a natural growth; let the alphabet of every normal life be self-sacrifice. Then, perhaps, at some distant day, we may have friendly visitors a natural order of men and women. Then it will not be necessary, as it is to-day, to come before the children grown, to beg, to plead, to preach, to teach, what they should have learned in the days of childhood, in the season of budding man and womanhood.

"He lendeth to the Lord, who giveth to the poor;"
But he who giveth himself, he giveth all the more.

Mrs. Haas.—If thus giving up self is leading a religious life I am sure Miss Lowe leads a religious life, and I am sure all the Chicago women are ready to enroll themselves under her banner.

I now have the pleasure of introducing Miss Hannah Marks, of Cincinnati, who will speak on

"THE FRIENDLY VISITOR," A FACTOR IN PREVENTIVE CHARITY.

To enter at once upon a phase of the subject of this afternoon's discussion that is of the utmost importance, the personality of the Friendly Visitor, her adaptability to her chosen work, the wealth of tact, sympathy and good unbiassed judgment that she possesses, we find are all factors of extreme value and worthy of our consideration.

We must be convinced that the very center and prop of philanthropic endeavor, the hub upon which it must revolve, lies in the service rendered by the Visitor, who carries directly into the home we aim to improve all the uplifting influence we wish to exert; is the effort misdirected, has the judgment failed, then is the loss well-nigh irreparable, the result sometimes disastrous.

Giving the self in service to our less fortunate brethren is the noblest sacrifice that can be laid on the altar of humanity; how careful, then, need we be, that the sacrifice be not made in vain.

In the rapid strides of our modern civilization there is no better indication of the trend of the time towards the higher and nobler ideals of life than in the changed conceptions of what is our duty towards our fellowman. The alms that were bestowed upon a suffering brother—first as an offering to Providence, who might thus be bribed to show more mercy towards the giver; or, second, through that exquisite selfishness, that epicureanism that could not witness distress; or, third, through that fear that gave the poor man a little to prevent his rising in his desperation to take all by force—all these phases have given way to the more spiritual influences that saw in the poverty-stricken a man and a brother who must be lifted to higher levels for the sake of our common humanity.

With all these forces at their best, all might go for naught could not these God-given impulses be carried into the home, there to disseminate their powerful agencies for the noblest and the highest. For in the home are formed the characters and shaped the destinies of the rising generation. The hand that rocks the cradle rules the world. We must seek in the home the source of all influences, either for good or evil; it is the center of all humanizing effort, or perhaps the reverse.

Would the woman who lightly takes up this work as the passing fad of the hour but pause and consider, she might well tremble at the weight of the responsibility she is ready to assume and faint-hearted, drop it altogether.

What is the first duty when entering the lowly home on this errand of mercy and love? Is it to carry with you and make evident as possible all the different conditions and circumstances which separate you, or is it to draw near as possible to the level of those you wish to befriend, trying to realize life as they see it in their distress, their ignorance, their helplessness?

Put yourself as near as possible in the place of the unfortunate ones, try to see conditions as they must face them, then are you truly the friend.

You cannot bestow anything you have not brought with you—let it be sympathy, not fault-finding; let it be a sincere wish to lift them out of the sloughs of despond into which they have fallen, and you will be the Friendly Visitor, indeed.

The home and its sordid misery, the father despairing and hopeless, the mother suffering and ignorant, the children uncared for, ill-clad and worse fed, all call upon you for that service which

is surely divine, leading them out of the darkness into the light. A little kindly interest and influence, and the father is secured employment which assures food and shelter for the family; the gracious words of comfort, of sympathy and advice bring back the mother to the realization of her duties and strengthen her anew to her tasks; the children looked after and directed into kitchen-garden, kindergarten, public schools, are made to enjoy all the blessed privileges that they may share with their wealthier companions.

While food and raiment mean much, how much is added by the friendly tone, the encouraging word, the hearty interest that assists and uplifts, smoothing away obstacles, scattering doubt and despair?

The Visitor on entering the home must observe existing conditions; what the resources of the family are, and how the small income is managed; how the children are provided for—the food, the arrangements for sleeping, their attendance at school, sanitary conditions—all those numberless details that mean everything in the physical development of those in her charge.

I have known a Visitor who went every week to her family and did not know that the children slept on chairs at night; I have known another who observed that the family was very extravagant in the use of eggs, but did not know that the oldest son who should be the bread-winner of the family spent his nights at the gaming-table and his days at home asleep. All this could have been learned, and without doing detective work, if only the confidence of the mother had been secured, and she had been made to realize that she was divulging all her troubles to a friend who would help her to overcome these evil conditions and guide her erring judgment where it needed guidance.

It has been well said that the greatest evil to be met with in visiting the homes of the poor is the lack of all desire for better conditions; one of the most disheartening features of poverty is its contentment, its utter lack of aspiration; in that lack, therefore, is the greatest need for the Friendly Visitor.

Her aim should be to bring into the lives of her family, by slow and easy degrees, the recognition of better and nobler ideals—to begin with, a little bright drapery or a picture that beautifies the room, and leading on through all the changes to cleanliness and thrift—an end worth the sacrifice offered to bring it

about in the changed condition for the better in parents and children.

Entering upon this noble work, as many of our Jewish women do, with heart and soul, how many can keep up the arduous task in spite of discouragement and disappointment? Forgetting that all effort to improve can proceed only line by line, letter by letter, they look for results at once and far-reaching, and are despondent at what they rashly conclude is failure. To these it can only be asserted that human nature is not docile, and habits of life and thought transmitted through generations of peculiar conditions cannot be revolutionized at once—that while all good and true teaching must have its beneficent results, patience and good will are required to bridge over the chasm between what is and what ought to be.

Effective work cannot be done single-handed, no matter what degree of enthusiasm is aroused at the outset. The best plan, and the one adopted in all the large cities where the Friendly Visitors work in conjunction with the organized charities, is to have the city districted, each district in charge of a circle of visitors, four or five or more if they be needed; these circles hold their meetings for conference every week or two; at these meetings the different families are discussed, advice and guidance sought where it is needed, and such special cases as present special difficulties are referred to the meeting of the chairmen of these circles, so that, viewed in every aspect, the best disposition and course can be determined.

While material relief must never be furnished by the visitor, she must report at once whatever is necessary to the proper officer or organization; her connection with the relief furnished depending upon circumstances.

The visitor cannot be too often impressed with the fact that the criticizing, fault-finding attitude must be avoided; though less favored by fortune than ourselves the destitute are not differently constituted, and like ourselves are not won by harsh and hasty judgments. Many conditions we look upon as directly evil are the result of customs and beliefs entirely unknown to us. I have seen the visitor who threw up her hands in horror at the extravagance of "those people," at the sight of the "shabbas" fish and "kuchen" and the odor of the chicken simmering in the pot for the morrow's dinner; did she realize what this preparation meant to "those people" she would know that

the proper reception of the "Princess Sabbath" is a matter of deepest religious significance to them, and the weekly feast and light, that break in their sordid and miserable lives, which has kept them the sound mental and moral beings we find them everywhere.

The weekly expenses might be lessened a few cents, it is true, but take from them the joyous season of Sabbath and holiday celebration and reduce their lives to the dull gray tone that environment and condition would give, and we, the entire Jewish people, would soon realize that the little economy was practiced at too great a cost and that we must suffer in our pride of race for our folly.

Allow them all the cheer and light and joy that can possibly be brought to them, whereby the dismal rooms are converted into the Jewish home, where there is joy and worship and Sabbath gladness to refresh the spirit and strengthen the soul.

Numerous instances might be cited of the influence exerted by the friendly visitor, who recognized in her charge some good material that might be used for the elevation of the family.

In one family where the father was shiftless and cruel, the mother sick and helpless, the children growing up in the midst of the worst possible conditions, one of the boys of the family was induced by the visitor to attend the free technical school in the afternoon; he was furnished with tools and clothing through the proper channels of relief, and continued his work with marked results. He became ambitious, and, after graduating from the high school, entered the Cincinnati University at the age of eighteen; he has just passed an extremely difficult examination, which entitles him to the position of teacher in the Cincinnati high school. He has influenced a younger brother, who is following in his footsteps, so that in six years' time, the mother dead, the father committed to Longview, these boys are on the high road to honor and success.

In another case, the son, disgusted with the conditions in his home, cut loose from all and secured work in a distant city; the visitor learned where he was employed, and, by a correspondence that was appreciated by the boy, persuaded him to return to his widowed mother and sister, and by hard work earn sufficient to make the home more comfortable and his mother a happy woman.

In still another case, the visitor induced the oldest son,

whose companions were of the lowest type and whose life was vicious and evil to the worst degree, to give up these evil associates and go to an uncle in the far north, who consented to give him a home until he found work; his letters to the friend he found in his time of need are full of gratitude, with expressions of contrition for the past and hope for the future.

I could give many instances, if time would permit, that would prove what a fruitful field is at the disposal of any one who chooses to enter and pluck; but only those who sow may reap. These blessed results are only achieved by the devotion of time and thought and sympathy—they can not be reached merely by the outstretching of the hand.

To quote one well versed in all phases of philanthropic endeavor, "Personal service is God's service—wealth of gold, of faculties, of character, is not a selfish possession, but is charged with splendid trusts."

We are not faithful to our trust when, assuming the attitude of magnanimity, we ostentatiously deliver some small portion of time or thought or wealth to our suffering brethren; we are only fulfilling our trust and proving ourselves worthy of our mission when, as man to man, brother to brother, we share with them all the good and beautiful gifts with which our lives have been so enriched.

To sum it all, what is required of the friendly visitor but that she be a friend? Patient and tactful, sincere and sympathetic, clear-headed and cool in judgment, she brings into the home in her charge all the good and noble qualities she has found in her own home.

Eager to serve, she will be quick to grasp at any opportunity that will bring about an understanding of their mutual relation.

The task is difficult, the results not always encouraging, but calling into action the highest and noblest impulses of which human nature is capable, it is bountifully blessed—it blesseth him that receives, but in immeasurably greater degree it blesseth him that gives.

Mrs. Haas.—During the winter Dr. Hirsch gave a series of lectures on ethics. On one Sunday morning I met a friend who had been out of town, and who asked me: "Do you know what the subject of the doctor's sermon will be this morning?" I said to her: "I believe it is the Ethics of Law." "Oh! the doctor is

still harping on ethics." This afternoon we shall have some more ethics from him. I believe it is an honor which has come to only a few, if to any, to introduce on this platform, Dr. Hirsch.

ETHICS OF FRIENDLY VISITING.

Dr. Hirsch.—Madam Chairman, Ladies and Gentlemen—This is indeed also for me a novel experience; but, I must confess, I am partial to it. I find myself, probably for the only time in twenty years, a guest on this platform, a very layman in my own pulpit. In a double sense of the word, a layman. I do not belong, as you can without effort see, to the sex into whose hands the scepter has come. If ever I should tinker again with the old Jewish prayerbook, I should transpose the well-known benedictions in the morning devotions. Women I should have recite the blessing, "Praised art Thou, oh, Lord, King of the Universe, who hast not made me a man," while for those of my humbler male persuasion I should reserve the prayer of resigned faith in the wisdom of Providence which finds expression in these meek accents: "Blessed art Thou, oh God, who hast created me according to Thy pleasure." It would indeed seem that in a discussion of the order which we have had this afternoon one of my sex should maintain a rigid silence. If I presume to violate this modern propriety, let me ask you to remember that I am here not of my own free choice. The Chairman extended me the invitation, assuring me that though I was a man I should be tolerated; and who would resist when such an invitation is extended? But, now that I shall have to show that I am not altogether unworthy of the confidence evinced, my feelings are like him who sang, "Would that I had wings." I am all the more oppressed by the awful responsibility which is upon me when a glance at the programme informs me that I have been set down for a regular paper. This is contrary to my understanding of the promise given the Chairman. Even the title of my contribution is not of my manufacture. Some—was it a kind?—friend remembering a series of talks from this pulpit has allowed her imagination too wide a sweep and put too great a faith in my ability to do so momentous a theme even partial justice. I have to rely upon your benevolent indulgence for my few desultory remarks. They have, indeed, to a great extent, been stimulated by the remarkably effective papers to which we have been priv-

ileged to listen this afternoon. To waste effort upon the attempt to prove that the credentials of friendly visiting have been drawn in the holy of holies of ethical inspiration would be tantamount to carrying coals to Newcastle or to use the Talmudical equivalent of the idiom, straw to Egypt. The sisters who have preceded me have both sounded the ethical note. The moral aspect and possibilities of the problem have been the dominant in their utterances; and no wonder. Fundamentally, every social perplexity, and every problem of philanthropy, therefore, lies in the plane of ethics. Both of our speakers have been emphatic in their admonitions for us to remember that we are our brother's keeper. The recognition of this principle is cardinal to the art and science of friendly visiting. It is the elevating thought which dignifies and justifies it as a method of philanthropic effort. Otherwise, it is very apt to fall under suspicion as an unwarranted and arrogant attempt to lift the curtain from off the privacy of the homes and lives of the less fortunate. Without this ethical consecration, it cannot but be censured as of low parentage, the offspring of morbid curiosity, if not the child of pompous meddlesomeness. But let the proposition be granted that we are our brother's keeper, his life and ours will of necessity assume a reciprocity which calls for friendship as its higher manifestation and which confers upon the visitor rights corresponding to his duty. And that we are our brother's keeper is a thought which the religiously minded have no difficulty to justify. The one God has made all. We are of one clay, one destiny has been assigned to us by the Creator. That destiny calls for the co-operation of all. In its realization none may be spared. To raise up the lowly, to make strong the weak, is thus a task imposed upon the lofty and strong, for only if all are in condition to contribute to the purposes of all will these purposes be attainable. God being the author of our life and the giver of our strength, we hold what we have received merely as a trust in behalf of the ends of the common all-embracing covenant of God-created mankind. The weaker member of our brotherhood is the ward of the stronger. This altruistic construction of the social purpose of human life is basic to the ethical system of Judaism. And Judaism has at all times been under the impulse to make this, its ethical construction of life's meaning, practically effective. While it may seem to one or the other that we Jews have been of late under a new light and a novel pas-

sion for social activity, the student of Jewish life knows full well that to all intents and purposes all our so-called modern ambitions in these fields have been anticipated in the institutions and provisions of the older synagogue. Wherever the Jews dwelt, in the Ghetto or out of it, amidst persecutions or in the rare intervals when security could possess their hearts, one truth was vital to their belief and their conduct, and it was the recognition of the Jew's brotherhood to his fellow Jew. Rich and poor alike were under the spell of this momentous fact. Under its beneficent influence, in every circle of Jewish life sprang up associations for reciprocal help and counsel. The joys of the poorest became the joys of all in the Jewish settlement. The sorrow of the richest called forth tears from the eyes of the poorest. To help marry off the daughter of an indigent brother Jew was deemed work of highest merit. To accompany the remains of the lowliest or the loftiest to the grave was a religious function of kindness and humanity. And friendly visiting almost in modern garb was a well-established social duty in the ghetto. The various *Hebroth* in one way or another did the work, and did it well, without much publicity and blaring of advertising trumpets. This fellowship of life eliminated completely the assumed superiority of the rich over the poor. The poor bestowed benevolence upon the wealthier brother as often as he may have been the recipient of similar social attention from him. This Jewish reciprocity grew out of the recognition of the immense distinction between *Tzedakah*, charity or justice and *Gemilath 'Hassadim*, philanthropy, culminating in love. The former, indeed, could be rendered only the poor and the living. It could be discharged through the medium of impersonal money. Not so the latter. The very name points the reciprocal, vital relation in which none is exclusively recipient and none exclusively donor. This covenant of '*Hessed*' embraced both the living and the dead, both the rich and the poor. Its co-efficient was not money, but personal service. And its blessings were felt by the beneficiaries at both poles.

Friendly visiting is indeed but applied *Gemilath 'Hassadim*. It rests upon no other moral sanction. It is prompted by the recognized truth of our responsibility for the brother's ability to do his part well and fully in the performance of the task set before all men. And it flowers in the conviction that whatever we may be able to bring of our own soul to our brother, we receive

in return from him as much as we give. Our visits with him may kindle new light in his heart or home, but they will do as much for us. Our own life will deepen; our own humanity will be richer, our strength more ample, for having made the brother's broader or more profound.

The first demand which in the name of ethics or our own Jewish religion must be made of those who would devote themselves to this high work is that they fully come to understand this reciprocity of benefit and blessing. I am afraid, in this field, as in so many others, many are called but very few are elected. Friendly visiting must not degenerate into a well-meaning, fashionable pastime. The privacy of life's stepchildren is too sacred a right, that we should permit any one to invade it unless he come with a consecrated heart and under the inspiration of a vital friendship. May be the thousand and thousand volunteers who will respond to the call are actuated by noble motives. But to nobility of motive must be joined clearness of vision, charitableness, and justice, and gentleness of predisposition. Polite society is at this very hour, as never before, under the passion for philanthropy. Ministers, Rabbis and others display a zeal without bounds for energizing this newest of social moods. But is this social mood of greater seriousness than was its immediate predecessor in society's affectations a year or two ago? I remember that when I was a lad, society—the same society that now has taken up slumming and its incidental occupations—was piano-mad, and every young lady had to hammer out the "Maiden's Prayer," to the infinite torture of unfortunate neighbors, would she retain her rank among the "up-to-dates." This fad in due turn gave way to the study of literature and painting and what not. And when the appetite for "culture" had staled, it was Volapuk that charmed into energy the restless desire for redeeming the world from hampering linguistic servitude, and now that the polyglot hopelessness of the earth seems to have lost its pathetic attractiveness, it is the lot of the dispossessed, the life of the submerged, which has come to be focal in the fickle pity and sympathy of the modern and fashionable cliques. If friendly visiting will be no more than the substitute for classes and clubs in French or Browning, I for one will have none of it. Our dependent or congested classes are, indeed, not outside the sanctities of our humanity. They as members of the human covenant are too valuable to furnish an ambitious Miss the theme of shuddering

conversation in the drawing-room shaking in response to her account of what she saw of misery and mire when she, with a number of her associated "upon sweet charity bent," made her rounds in the Ghetto or the river districts. The intrusion of these must by all means be prevented. Her best intentions are not sufficient to compensate for the total lack of understanding of a truth which the true friends of the population in our overcrowded tenements will never blur or overlook. Even these pinched incarnations of our humanity in those fearful river wards of ours give amply in return for what we would bring them. We may learn from them as much as they may from us. Theirs is a humanity which is one-sided, but ours is not rounded either. An intimate exchange of elements of strength between them and ourselves will enlarge both them and us. They are under no greater obligations to us than we are to them for this exchange. The condescending and the censoring attitude assumed so often by the volunteer friendly visitor is therefore entirely uncalled for. It is pernicious. It is unethical.

And this brings me to a second caution which I believe to be emphasized by an ethical survey of the problem.

Whatever is to be done must be done well, or it had better not be done at all. This is the age of experts. The amateur in all departments of human endeavor is out of place. Professional knowledge is required in every science and wide and varied experience in every art. Impulse to do the good without sufficient knowledge of how to do it is a fertile source of mischief. The "good heart" requires the restraint of the enlightened head in the charities perhaps more than in any other province of human duty. He who would be a friendly visitor shall not begrudge the drudgery of an apprenticeship under an expert for the labor of love. Preparation under expert guides is by no means a waste of time. Without such guidance, this work will be not only profitless, it may be pernicious. Tact and disposition, indeed, instruction can never confer where they are not innate. But the riper judgment of an experienced expert may make tact and talent effective. It may especially save the inexperienced from the pitfall of excessive zeal. *Less* is in my estimation a much truer star than *too* much. It is not easy to put one's self into another's place. Yet, without this natural or acquired ability, none is fit to enter the ranks of the friendly visitors. Racial and religious and class prejudices are the media

through which human eyes look out upon the world. We have our own spectacles through which we read the book of life. Those at the other pole have theirs. We must learn to read with their eyes would we understand their reasons and their errors. The censor is out of place therefore. To understand, says Madame de Stael, is to pardon all. We who would be friendly visitors must understand in order to be understood in return. Patience is an absolute prerequisite, not the patience with dirt and sin, but the patience which will work to remove dirt and sin and wait for results. The sympathetic attitude is of evil if it is obtrusive. The truer sympathy is that which is dynamic, but never spectacular, which is judicious and can as often say no as it may give assent. Do much and talk little; guide but do not carry; stimulate but do not paralyze by over-zeal, must be the prominent in the catalogue of our sacramental words.

The religious susceptibilities of our friends especially must remain as carefully and scrupulously sacred to us as our own views on vital questions. I say that if those brothers of ours in the Ghetto are too precious to become the mere toy of some fashionable set, worshipping for the time being at the shrine of a new fashionable sport, their religion is certainly too vital a part of their better self that it should be permitted to become an object of criticism or of sacrilegious interference. For that religion these men and women have suffered. For it they gave up home and country. It they preferred to honor or fortune. It brings to them the message of the higher things. Its dreams are the sole outlook and uplook of peace and happiness which these refugees from Europe's intolerance have ever been privileged to cherish. Its ceremonies exhale the sole fragrance of poetry which has been wafted into their prosy life. Hands off from this sacred altar! Let there be among us the deeper recollection that whatever in this religion may strike us as superstitious it is, for all this, the religion which we, too, call our own; yea these very superstitions were the religion of our own grandfathers as well. I, because I am a radical Rabbi, know of no caution more urgent than this. Foster by whatever means you know the religious spirit among these our brothers. You would be on a friendly footing with them; you cannot be unless that which to them is the most sacred must be for you a burning bush which you cannot approach save with the shoes from off

your feet. Remember they are the martyrs to our religion. They suffer because they would not exchange our faith for another. What of manhood they have saved, what of womanhood is theirs they owe to the weekly visit of a friend that, alas, has become a stranger in our own households: "Queen Sabbath." It may be true enough that their religious life makes it impossible for them to conduct their household on as economical a basis as does their Italian neighbor. The Sabbath meal is a temptation to extravagance. Let it be this. This superficial waste is amply compensated for in spiritual and moral rewards. Shadows there are in the ghetto, deep heartrending shadows. Who will dispute this sad fact? But compare these men and women with their tormentors, the Russian Moujiks, are they not inestimably lifted above their persecutors? It is our religion which has saved them from the stupor of brutalism, and this religion you would call the one stumbling block in their successful regeneration? No, you cannot; you will not be so blind as to take this cheap generalization upon mere credit. Hands off, I say again, the sanctuary of their religion. Leave your reform fanaticism at home when you go among these heroes of Judaism as friendly visitors.

That many may feel the impulse to join this, our salvation army corps, is my fervent prayer. In such a holy cause sweet, because spiritual, rewards are awaiting the conscientious devotee. Our own narrowness will dissolve, our own pettiness will disappear. We, giving ourselves to others, will have more of our own self and be more through our own life. Bridge through *'Hessed* the chasm. Build up once more the holy solidarity of Judaism. As we become in a higher degree a covenant of love, and each the other's keeper, the world will through our example learn to imitate and to emulate and strive to bring nearer unto one another the hearts of all men. In the great task of redemption and atonement no power for good is given to any one which exceeds the opportunity of the true, loyal, conscientious, humble, friendly visitor.

Mrs. Haas.—Dr. Lee K. Frankel, of New York, will speak to us on the subject of

THE FRIENDLY VISITOR.

If there is a glitter in my eye and a cloud on my face, lay it down to the fact that I am looking for the person who has done

me this grievous wrong. I, too, may take shelter back of Dr. Hirsch and claim that I am here under misunderstanding. I am the unfortunate individual who has had a subject selected for him whereof he knew naught. I have the special disadvantage of having possibly been led to believe that this discussion would take place before a handful, and not in front of an audience of this magnitude, and for this reason I feel that I owe an apology to this audience in having come before it in this unprepared fashion, as I am compelled to at this moment. I have felt that a still further apology is necessary for me to attempt, after what you have heard, to say another word upon what is to all of us an exceptionally important subject, and, were it in my power, I would certainly take a vote of the Conference and discontinue any further discussion on the subject. I feel, however, that there is a phase of this question that has not been brought to your attention. You have been for the time being on Olympus. It is time that we come back to mother earth again, and view this question, as a Conference, from a purely practical side. As one of those engaged in charitable endeavor, and engaged, primarily, in the work of relief giving, I wish to bring to your attention certain phases of this question where I think it is possible to introduce remedies. Whatever could have been the origin of our present system of relief giving does not at this moment enter into the discussion of the question. The fact, however, does exist, that in our relief societies, and in particular in those of our larger cities, we have a condition of affairs somewhat akin to the following: A central bureau that is known throughout the community. At this bureau those in need apply. In the smaller communities it may be that one applicant applies in a week, but in the larger communities—as per example, in New York—there may be four hundred applicants in one day, and I know of nothing that more readily robs the applicant of his self-respect, and injures him morally and mentally, than the necessity of applying for relief, be it what it may be, in the presence of another individual similarly afflicted as he is. (Applause.) I think if we take up to-day no point but this very one, if we can find a solution to what I consider to-day the most execrable method of administering relief that is known, we will have accomplished at least some good work. I fear that, to a great extent, it is impossible—at present, at least. In all of our large cities the amount of work that is done is so overwhelming that

to-day we have not the means at our disposal to handle the question in the manner in which it should be handled. For this reason I welcome the friendly visitor—for the friendly visitor, to my mind, offers a solution to the relief society that can in no other way be accomplished. Some time ago I was speaking with a prominent New York politician regarding the work of Tammany Hall. I hardly need explain to this audience what Tammany Hall is, or even that it is an organization known for its corrupt methods and even more corrupt practices, but he told me the following interesting tale. He said if Mr. Maloney, who lives down in the Fifth ward, or in any other ward, should happen to stub his toe Monday morning, Dick Croker would know it by Monday afternoon—and there is the entire solution of this question. It means a system so perfect that the very smallest ill or ailment that may occur to any individual under that system will become as one part and parcel of the knowledge at the top of the system. In other words, that means that we must completely turn around our present system of administering charity. (Applause.) The relief bureau, if there must be a bureau, should be for one purpose only, or, rather, I might say, two purposes only; one shall be for the collection and compilation of the necessary records, and, secondly, should it be compulsory for the poor unfortunate to apply—I may say in passing that he never applies until he has positively exhausted every other means at his disposal—at the central office, the system shall be so perfect that he need never apply there again. Now, how can we do that? Let me outline to you generally the methods I have in mind. I do not wish you to understand that it is a perfect system. I regret to say that it is far from that. I regret to say that we suffer from the confusion that has been mentioned here to-day, from incompetent friendly visitors and incompetent service, paid or unpaid, from every disadvantage that is known to you with your relief work. I simply try to outline it as an ideal for which we should strive. Whether we shall accomplish it in the future remains to be seen. It is the goal at least towards which we work. Our system is this: The arriving emigrant at once becomes aware that there is a United Hebrew Charities in the community, and his friends or relatives, whoever they may be, send him there; he applies and must apply for relief. As I told you, we have frequently as

many as three hundred and four hundred applicants in a day. The crowd is so great there at times that it is impossible even to take their applications. Many of them are compelled to stay there by the hour, sometimes by hours. You can imagine the condition of that poor applicant who has come there for the first time, who has been through illness or loss of work actually compelled to come. We take his record. We try to do it in as gentle a manner as possible, and get him out of the office as quickly as possible. Our visitor visits his home. How much good that does I am unable to say. We endeavor to live up to what is understood by thorough and competent friendly visits, and then we have our city so districted that the applicant is referred to a special sisterhood in whose district he lives. A special committee of that sisterhood, who are supposedly competent, who have had the same work in this special field, take his case under advisement, and if he is found worthy plan out a course of procedure for the applicant. Now, you may readily understand, and it is hardly necessary for me to explain, that that does not mean relief for to-day, and it does not mean relief for to-morrow. It is not the question of giving the applicant \$5.00 or sending him to a doctor, or providing a ton of coal. We endeavor so far as possible to study that family as a physician might study his patient. We endeavor to ascertain the history and the present condition, and then endeavor more to accomplish a prognosis and to lay out a future for that family. This having been done, the family is placed by the special sisterhood in the locality in which they live, in the hands of a competent friendly visitor. What does that mean? It means this: that the friendly visitor enters that home, studies the condition of the family, finds out the previous history of the family, if it has not been done before; secures work, if necessary, for the wage-earner; helps along the poor mother; places the children, if necessary, in school—takes that family as a part of her own family. There should be no difference; temporarily, that family will become part and parcel of the immediate family of the friendly visitor, and the husband and the wife and children, if called upon, are treated in precisely the same fashion as she would treat the members of her own family. I take it, that if I were in need, I would go to my father or I would go to my mother, and I would ask for assistance. If I needed physical relief I would preferably ask that assistance of a person

whom I know best rather than have it brought to me from outside, and it is for this reason that I fail to understand why such particular stress should have been laid here to-day upon the one fact that relief was in no case to come from the visitor. I know of no person so competent as that one person who visits the family. Why is it necessary for some one to go in and rob that family of its privacy? Hence it is, assuming the fact that the friendly visiting is carried along on these lines, that the applicant knows that at any moment of the day or night he may be in a position to seek relief, should he need it, at the home of his friendly visitor. Such a thing as returning to the rooms of the relief society should be unknown, and relief that should be tendered, and I use the term, of course, in its most general way—it may be relief tendered, it may be only by advice, but still it is relief—that relief must be furnished at the hand of the visitor in whose charge that family is. If it be found that this relief must come, and should be beyond the bounds of that sisterhood, then that sisterhood should find a means through the central and different organizations. I do not feel that I am warranted in saying that we have carried this idea very far. One of our sisterhoods has gone so far as to assume entire charge of its district. It furnishes everything. I can truthfully say that the work of that district is considerably above that which is generally done. The sisterhoods go, of course, a step further, and do not merely relieve, but do educational work of all kinds. We have done, however, more than this, and it is an idea that has developed very recently, and one upon which I lay the greatest stress, particularly in the line of the friendly visitor. I think it is the only method of overcoming to a great extent what we to-day term the prejudice of the poor man. We have in our ghetto a sisterhood composed of Russian women and of those who have the welfare of these people at heart, who understand the conditions under which they live, who know their needs. This is a very recent organization. Nothing can as yet be said about the work; but I am of the opinion, as I have always been, that the solution of the Jewish question in our large cities must come from the inside and not the outside, and the Russian Jew or Roumanian Jew must work out his own salvation. We must have some practical plan, and with such a plan as has been so admirably outlined here this afternoon, we may eventually do some good among our poor, unfortunate co-

religionists—more good to them than we have been able to do in the past.

Mrs. Haas.—I feel that I am typical of a great many office-holders in this city and elsewhere—I have had a great deal of honor, and have done very little work. I am very much obliged for the honor that has been conferred upon me.

Mrs. Solomon.—I would ask that gentleman who is identified with our work in the seventh ward of this city to give us his views on this subject. I should like to hear Mr. Weller, of this city.

Mr. Weller.—Mr. President, I did not realize that what Mrs. Solomon wished to do was to commit me upon this subject in Chicago. I do not know whether it is possible for me to discuss this question. It is very well for us who are in the work to say that education is desirable, and that we visitors cannot have too many and too good qualifications for our work; but, on the other hand, when we come before a church or congregation or a group of school teachers, or a group of any class of people, our first question is, how are we going to interest them in the personal service which we designate by the name of Friendly Visitor? And it seems to me there is a possible danger of carrying away from this meeting too high a standard. Now, one of the speakers has said that we would not employ a doctor in case of sickness unless he was educated in his science, and that we would not employ a nurse unless that nurse was trained. The analogy does not exactly hold in friendly visitors; to an extent it may, but not to the extent which you may possibly imagine, from the mere statement. I would not want a doctor unless he had studied medicine, physiology, pathology, hygiene, the effects of drugs. Now, people have I know been in training for friendly visitors; the training may not be complete. A young society woman may go out to the east of the river here, but do not let us imagine that it is exactly the same to fit ourselves for friendly visiting as to fit ourselves for the practice of medicine. I do not like to hear it said that anyone of us here, who has lived honestly, is not broad enough and wise enough and possesses sufficient true sympathy to go to a family whose only difference is that they are not so well dressed, so well fed. I think that would be a terrible comment upon our social condition. (Applause.) I would like to say that the requirement in a friendly visitor is persistency, the willingness that speaks out. Now, I regret to

say that it has been solemnly suggested that we have some poor visitors on the west side, and there are one or two there that had better not go into the work. I know that, if they do go in, you will be at your wits end to get them out, say probably one or two, but the great mass of the people—the thing that we want them to say is, I will stand by that one family, not for one week but for a long time; I am willing to learn, I am willing to grow in the work, I am willing to be persistent. That, it seems to me, Mr. Chairman, is the fundamental requirement for a good friendly visitor, when you take into account all the people that have reached a mature age. I think I have filled more than my proper share of time. I do not want you to understand that I underestimate the friendly visitor. We can be friendly visitors, and I believe that some society people can be friendly visitors. Let us take a hopeful view of it. Let us give the common people a chance for this sort of friendly visiting. (Applause.)

The President.—Ladies and Gentlemen—We have the pleasure of having with us this afternoon Dr. Henderson, and I ask the doctor to be kind enough to take the platform.

Dr. Henderson.—Mr. Chairman and Ladies and Gentlemen and Friends—I esteem it a great privilege and a great honor to stand on the platform of my esteemed colleague at the university, for it was in that relation that I very frequently think of him, and also to stand among those who represent the teachings of my childhood. It may not have struck you just that way, but it is true that I know a great deal more about the history of the Hebrew people than I do about the history of my own country up to the time of my youth. My father and my mother brought me up in such a manner that those texts that come from Deuteronomy and those other books which teach us to hold out a helping hand to the stranger within the gates I think are more familiar to me than the history of the country in which I was born. And I am glad for it, for it has taught me and led me to a great many places where I have enjoyed blessed and sweet friendship. But the message I bring to-day to you, dear friends, I know, not only from what I have heard this afternoon, but from personal conversation and reading, will find a friendly and intelligent hearing: I am to speak about the relations between public charity and private charity. It is a subject which concerns various audiences and groups of religious people and

also concerns a great many private relief giving societies, for we must look, if we are in contact with the reality of poverty, we must look at the large questions of public interests as citizens, not merely as members of a race, but we must realize that we belong to the same great country, we are citizens of America; we are citizens of a commonwealth and of a nation, and what concerns the nation concerns us whatever may be our particular social views or religious views. I have a standpoint from which I wish to speak a few minutes this afternoon. Now, I speak of this all the more freely because I have in mind not only the teachings of that great book, of the Old Testament, but because also of my reading which has led me to think of the strange experiences, and I have a kind of historic regret of what caused many of the miseries of those dark ages. There were groups of people who placing themselves upon the ancient faith left their homes and proceeded on and on, scattering themselves over the world and carrying with them the great love they had for mankind, and those have been carried down to our age and they have brought these practices to which allusion has been made by Dr. Hirsch, of a social sympathy which first of all was the generous sympathy, so that Montefiore and Baron Hirsch have come to belong, not to the Jewish race alone, but to every enlightened civilization. (Applause.) So, furthermore, not merely is that generosity exemplary and inspiring, but it has been continued in the organizations taking form, constantly changing with the changing social conditions, now and then having to be worked over; but it was built upon sound principles. An organization which implies, for example, as it has always implied in Jewish history, an element of the personal consecration, the element of a fraternal affection of interest in each particular case, an element also in the organization which makes every member in the community feel that he is a part of the whole society, and that all parts of it must work together, this has been wrought out in the history of your faith, in your life and in your institutions.

Now, further than that, you have worked out in these modern times, and especially for us just now I am interested in saying, here in Chicago, the problem of the rational method of getting money from people. There was a method which associated it with splendor and ostentation. We have all been guilty of that kind of thing, and all of us who have thought about it

have been regretting it. I am glad as a citizen of Chicago, and as an American citizen, that you have shown us at last a splendid example of asking people on the ground of duty and on the ground of love, and you expect to get the money, and you will get a great deal more that way than any other. The charity of the people is a bank on which you can draw checks with the confidence that it will be honored. I believe that, in order to get the best results, we must give our charity by the highest and best methods. I am glad you are setting the example and inspiring us and compelling us in sheer shame to get money among other races.

Now, the great point in it is that these principles and these ideas and these impulses shall be brought into public spirit. If there should be a suggestion of criticism it would not apply to any one denomination, or any one body of religious people. Circumstances have made our public relief system a necessity. I know that you have very much less, indeed, of that than any other body of people in our country. I am quite aware of that, yet there is an interest, a direct and a special interest, to which I can make appeal. I am sure that, in the main, this public relief is legitimate and is necessary, but it is not always wise. It is sometimes very badly administered, and, as some one has said in regard to our municipal administration, it is extremely objectionable; and nowhere does the hand of the spoilsman fall with heavier weight, with deeper disgrace, than when it deals wrongly with the care of the poor. It may be that we could endure it to feel that we pay ten thousand dollars for a pavement on a boulevard when six thousand dollars ought to do the work. We can stand that, but when the spoilsman attacks the system of charity and corrupts that system of public relief, as a means of corruption and as a means of partisan advantage, we say to them, that is holy ground, and let the partisan spoilsman beware lest he call down upon him the lightnings of the just vengeance of the indignant and outraged citizens. And yet that is the case with our municipal system here, and to quote the late former President of the County Commissioners, a case common throughout the country. It is your business and it is mine, because we are citizens of the same community. I say, while it is necessary it is liable to abuses, not only in this particular to which I have made suggestion, but in regard to other matters. This sort of relief can only speak in the average, act in the methods of routine. It can

not lay its hand gently upon the unfortunate. Those employed in outdoor relief of a public character in the city of Chicago number, at the most, probably forty or fifty. Imagine their assembling those poor people in the County Agent's office, and those paid agents going around doling out the coal and the means of nourishment to these poor people. Can it be possible that we shall call that a public charity when done in that way? You are familiar with the opposite methods in the great German municipalities. They do not attempt to do it in such fashion as this. They have found out a better way, which you have taken up in these societies. Benevolent societies and relief sisterhoods, and all out-door relief, comes under the same general principles of individualism and of personal service. If it does not do that it is a curse and a source of deepest degradation, which every right-minded man will call upon his fellow-citizens to help rectify. Now, what can we do about that? How can we introduce that kind of personality? All special forms of need have special needs of relief. How can that be done? You have learned and you are teaching that lesson by discussions in this convention, and you have learned that it is based upon a profound sympathy for man—upon the wise ethical principles which you and I, as members of the common commonwealth, must study and apply to the out-door public relief system. We must either apply just and righteous and scientific principles of human welfare to out-door relief, or hand it over to the private societies altogether. If we can not take it out of politics in any other way, then let us abolish it if it can not be reformed. And I believe then, friends, I believe that if it were abolished we can appeal once more to the sympathies of the community, which would take care of every case of need promptly, generously and wisely. That is one of the points upon which I speak, therefore, with the deepest earnestness, because it seems to me it is a part of the subject so often forgotten. It does not suggest, I understand, anything for the inner workings of the Jewish Charity Society, but it does appeal to you, as it does to me, in behalf of those who, in the name of charity, are debased and degraded and injured. If it injures a Jew, it injures any man to have false principles applied. If it means doling out of some great treasury, without one single exemplification of human pity and kindness, and without the application of a method by which a man can climb up out of the depth and accomplish his self-support and self-respect, then I

say amend it or destroy it, and substitute for that something akin to that which would be the right thing to do in dealing with those who are nearest and dearest to us, and put it in the hands of those men who are willing and capable and understand the necessities—such men as we have right here in the city of Chicago. One upon one of our most practical boards, that of the Public Library; another one in another board connected with the dearest interests of our common and elementary high school education. And now you are also represented in the Bureau of Associated Charities, which stands for these principles which have been enunciated here this afternoon. I shall take but a moment to put this before you. Its purposes are characteristic, and are in common with all relief societies. It seeks to relieve distress; it seeks to clothe those who are naked, feed those who are hungry, and seeks to substitute for those destructive methods which now exist those that are wise and helpful; providing the poor with work or setting them up in a little business, doing this to those who are in danger of becoming permanent wards to the city, they and their children after them to the third generation. These are the things which we, as citizens, are thinking of. These are the fields of enterprise in common to us all, where we can all take a share, and there shall come into our daily and religious lives new methods and new inspirations. We shall be bound together by the stronger bond of our human sympathies; we shall see eye to eye; we shall understand, perhaps not the dialect, perhaps not the external language, but that language which is universal, the language which voices the sympathy of mankind, not only toward those who are in distress, but to all, so that the cry of the needy will be to us the cry to a common triumph of charity. (Applause.)

The President.—Ladies and Gentlemen—The thanks of the Conference are due to Dr. Henderson for his most eloquent address, and I am sure his remarks this afternoon will not fail to bear fruit.

Dr. Rosenthal wishes to call the attention of the Conference to the peculiar conditions existing in the city of Hot Springs, and if you will give him a little time you will find that the case is one that deserves attention.

Dr. Rosenthal.—It had not been my intention to bring to your notice this matter this afternoon. I had intended to call the attention of the Conference to it to-morrow, immediately

after the discussion of the paper by the Rev. Dr. Calisch on "The Problems of Jewish Charities in the Smaller Cities." As I represent one of those smaller cities I deemed that that would be the proper time. However, since the Chairman has been kind enough to give me an opportunity to present the condition of affairs as they exist in Hot Springs, I feel deeply grateful in doing so now.

We have a small community consisting of about 11,000. In that 11,000 we have a population of 125 Jewish souls, men, women and children. During the year we have as many as 250, or perhaps 300, calls for charity. Now, when I say 250 or 300 calls for charity, I do not mean those who want transportation from Hot Springs, or who want two or three meals or a night's lodging, but I mean those who are in need of medical attention. Hot Springs is known as a wonderful healing place for diseases too numerous to mention, and the afflicted from the various portions of the United States are imposed upon us, either by letter or otherwise. Letters are often in this style: "The bearer hereof, a worthy object, afflicted, has been advised by our physician that Hot Springs is the only place where he may return to health. Kindly do what you can for him," and thus the burden is thrown upon Hot Springs. Our community has no aggregation of wealth. We are not capable of shouldering the burden that you impose upon us. We are not capable financially of treating these cases simply because it takes from four weeks to three months, and perhaps in a great many cases eight months, to handle these cases. It takes considerable money, and a charity organization consisting of eighteen members, and not one wealthy one, cannot furnish the means, and it is not fair that this burden should be imposed upon us.

Do not send us any sick unless you send us money to support them. (Applause.) We cannot handle them. It is a gigantic undertaking for little insignificant Hot Springs to care for the sick and unfortunate from the United States. We cannot do it. I have tried it until my heart bleeds for those that you send there. I have been imposed upon by two or three of the churches of what are considered very charitable cities by letters guaranteeing the return of the expense incurred, and when I incur it, as in one instance, an indebtedness of \$119.00, and asked for the money, it was never forthcoming. This subject is one that I might continue upon for two hours, but I don't desire to afflict

you in this manner. I simply ask that the Conference take it upon themselves to issue a circular instructing the different Jewish charitable institutions, setting forth this condition of affairs, and I ask it as a matter coming from the Conference. I thank you for your attention. (Applause.)

The President.—The state of affairs that the doctor has shown to exist in this locality is but another evidence of the value of the work that we accomplished yesterday, and which I think will, to a great extent, remove the complaint that he makes. If there be no objection, the document which the doctor has prepared should be referred, it seems to me, to the Committee on Transportation, with their request that they make a special appeal so far as Hot Springs is concerned.

Dr. Leucht.—With all due deference to the chair, I hope this will not prevail. I am perfectly willing to introduce a resolution offering our sympathy to suffering Hot Springs. This association stands for grander work, and we are not assembled here for any such purpose, and I for one, as a member of this association, enter here my protest, lest each and every society, be it for consumption or be it for rheumatism, can come to this association and ask us for special help. We are here for one purpose only, and that is to teach the Jews of the United States the true principles of charity, benevolence and philanthropy. Everything that is introduced other than that I believe is an error. I am perfectly willing to assist the gentleman from Hot Springs and issue a circular, coming from Hot Springs, endorsing the same as an individual and throwing it broadcast over the country, informing the people of the United States that Hot Springs is not a dumping ground for their sick. This subject should not have been brought before this association, because it does not belong here. Therefore, Mr. President, I hope that your suggestion will not prevail, because I see danger in the near future.

The President.—Are there any further suggestions?

Mr. Brenner.—I would move that this matter be referred to the same committee that has charge of the Denver question.

(Motion seconded.)

Dr. Rosenthal.—I heartily thank Dr. Leucht for his suggestion, that he will favor a resolution such as he mentions, and to every sick man that comes to Hot Springs I will give that resolution. A circular was issued on July 10th last, and mailed to every Jewish charitable institution in the United States, and to

every rabbi, but without effect. I seek no financial aid from the Conference; I merely ask the influence of the organization to stop this influx. It becomes necessary for me to apply to a body, be it the National Conference of Jewish Charities, or any other charities, to give me assistance in this matter where it concerns the world. I can lay down my arms in Hot Springs and assist nobody. The world does not demand it of me, and I can stand in that position and say that we are unable to give relief. If you keep them away from Hot Springs, I will not ask your assistance.

The President.—There is the motion of Mr. Brenner.

Mr. Wolff.—This is not a matter of transportation, but the people go there to be cured, and these people at Hot Springs cannot turn them off. It is an act of charity to help these people, and I think it is our duty as Jews to help them solve that problem.

The President.—The question is now on the motion of Mr. Brenner to refer Dr. Rosenthal's communication to the special committee already appointed which has under consideration the relations of this Conference to the National Hospital at Denver.

The question was declared carried.

The meeting adjourned until 8:30 P. M.

JUNE 12, 1900, 8 P. M.

President Senior.—Ladies and Gentlemen: In my opening address to the National Conference of Charities yesterday, I had occasion to say that a cordial welcome to the stranger within your gates had ceased to be the end-all of charity.

Every delegate to the National Conference of Charities in the United States has cause to be thankful that he is not an object of charity. I desire publicly and in the most emphatic way to express, in behalf of the delegates to the conference, their thanks for the more than cordial reception that has been accorded to them by the citizens of Chicago. I assure you, when—to speak in technical phrase—we all return to our point of origin, every one of us will carry away from Chicago the most joyous recollections of this meeting.

It will not be necessary for me to introduce Dr. Hirsch to the people of Chicago or to those who come from abroad. All those who heard his most magnificent address this afternoon will look forward with anticipation of the greatest pleasure at what he will have to say to us this evening.

I don't know whether the individual to whom he will refer will be the individual who gives charity or the individual who receives charity, but from whatever point of view he may decide to treat the subject, I am confident that we will all listen to him with interest and profit.

THE PLACE OF THE INDIVIDUAL IN ORGANIZED CHARITY.

This house has often received distinction by the presence of men and women come together under the sacred impulse for earnest words and work. Rarely, however, has a gathering claimed the hospitality and inspiration of this Temple which we knew to have a stronger claim upon our recognition and sympathy than your Conference. The fact that busy men and much engaged women will leave their desks or lay aside other duties and will pilgrim in these days of summer discomfort to a city not their own for the purpose of bringing and receiving counsel and exchanging experiences bearing on the improvement and enlargement of methods and means in philanthropic endeavors, is in itself an omen of good results and augurs well for the spirit dominant among those that guard the interests of Judaism and its professors in our beloved country. Like you, so have the members of Sinai Congregation no anxiety more pressing than through religion to learn how to vitalize theory into practice. The subjects which your papers discussed with such breadth of solicitude and depth of intelligence have at other times not been excluded from the privileges of this pulpit. Years ago, indeed, this congregation shared with many of her sisters the prejudice that religion stood in no relation to the efforts aiming at the amelioration of social conditions. To-day there is no member, I dare say, who knows of Sinai's convictions but understands that the social perplexities troubling our generation are fundamentally religious problems. They vibrate with the appeals, the regrets and the remorse of an aroused social conscience, and it was this conscience which the prophets of old stepped forth to awaken from lethargy and irresponsiveness fostered under an idolatry to false gods and ideals. Judaism certainly has among its sanctities none that may out-value its insistence upon man's call to be his fellow-man's keeper.

Nevertheless, though an humble teacher of this prophetic Judaism, I should never of my own free choice have presumed

to address you, the officers and delegates of this Conference, had your own generous invitation not conferred upon me the precious prerogative of craving an audience for my faltering words. Experts alone should demand a hearing in an assembly of this order. Certain it is none other is justified to pretend to the censor's and the critic's part. Perhaps the consideration that I have had the advantages of a modern theological schooling in which sociology is almost focal, has emboldened those who arranged your suggestive programme to venture upon the always risky experiment of assigning me a place among the designated speakers. Conscious of the obligations which this confidence entails, I am encouraged to repress all timidity by the reflection that in this city, if nowhere else, congregations have been forced to lay aside the altogether too common prejudice which will hold the rabbi, through the infection of his profession, to be always woefully lacking in common sense and always deficient in those capabilities which enable one to grasp propositions and convictions with a view to their practicability. If this prevalent misconception of rabbinical, congenital or acquired obliquity were supported by reality, no preacher's voice should be raised in a gathering asking for light on such grave matters as have been under discussion this day. For they are by no means theoretical subtilities. Beyond what academic attraction they own, they have an incisive connection with hard and stubborn practice. But then modern theology, too, has been impressed with the solemnities of the practical things. The poles at which its spark leaks out are not in the misty beyond, but in the impressive now and pushing here. Thus it has always been in Judaism. Our religion never recognized the divorcement of practice from theory, of the secular relations and responsibilities from the sacred. Our theology has always been sociological in intent and practical in purpose. The modern theologian who has come to understand the true aspects of his profession and has earnestly striven to prepare himself for its responsibilities does, therefore, not *a priori* fall under the ban which excludes amateurs, be their intentions never so noble, from the field.

The day for amateurs is passed. In all the varied human activities, the call is for experts. Life has become so intense in all of its departments and so dreadfully in earnest in all of its conflicts and conditions that only one guided by expert knowledge

and fortified by delicately tempered elasticity of experimental wisdom, may hope to be of use to himself and to others.

Expert knowledge is by its very nature restricted, departmental knowledge. Specialization is, therefore, the characteristic bent and necessity of our age. Encyclopedic and ecumenical science is denied us even in the one branch of human activities to which we have wedded our destiny and pledged our duty. A few decades ago, every good physician could with good conscience give advice on every ailment that presented its horrors or tortures to his well-disciplined eye. Now, one who would pretend to such universal information would forfeit the confidence of his patrons. The diploma may still name him doctor of universal medical science, but in stern and sober reality only a few counties of a small province of medicine's wide domain are absolutely and scientifically familiar to his trained and expert mind. And the same is true in all other walks of life. Encyclopedic knowledge and ability are to-day only the property of high-school graduates, and even they learn to modify their estimate a few weeks after the close of their school quadriennium. Business illustrates this phenomenon as strongly as ever do the liberal professions. Everything is departmentalized and specialized. On all sides we are confronted with division of labor carried to its furthest point and a corresponding restriction in freedom and breadth of scope. This in turn has led to a stronger organization of the vital forces, with a view to correcting the one-sidedness incidental to specialization and broadening again in the results the current of life dammed back and dyked in the initiatory flow and carrying force. Interdependence and association play a part in the economy of human life in a degree and intensity as never before. The whole world of commerce, industry and thought and aspiration is under its spell. Books of exceedingly great importance to scholar and investigator have ceased to be written by one or the other of earth's greatest. Those that to-day demand the hospitality of our libraries' shelves and admittance to the sanctum of the studious searcher and thinker, are the children of many parents co-operating, each bringing his own specialized science to the common altar. The department store with its possibilities of evil and its power for good has its counterpart in the co-operative expeditions and researches for which nations even are asked to stand sponsors.

Association in philanthropy, now the shibboleth under all

skies, is under the same law, and is expressive of the same prevalent tendency and recognized necessity. Division of effort, if uncorrected, leads to waste of energy and increase of ineffective outlay. Its antidote is offered in the comprehensive scheme of co-operation and association.

The evil of specialization and the loss which is incidental to it, which is in fact the price which we pay for increased effectiveness in doing a very small thing, but doing it profoundly well, have furnished pretext for many a highly impassioned protest. Becoming this or that, and then even this or that only partially, men have shrunk from the whole which erst was their measure. Totality is denied specialized men. Under this denial their moral nature suffers. Into a part and fragment men cannot throw their whole soul. This is the burning indictment written by prophets and articulated by prophetic passion and impatience against our modern systems. They denounce them as man-destroyers. And they are in the right. This is the burden of Ruskin's bitter expostulation with our factory-enslaved and factory-made society. He laments, with facts to comment most pointedly his regrets, the death of the artist who in his supreme and sublime independent creative activities produced always a whole something, which as a whole could not but partake of the beauties of cosmic creation; his ire is stirred and his irony aroused by the sight of the slave doomed to monotonous tricks in the making of something of which he only sees a part and a part at that the relation of which to the ultimate whole he cannot anticipate by divination nor figure to himself by retrospective imagination.

Similarly, though with less justification, have voices in angry resentment been raised to denounce and expose the debasing effects of the new philanthropy. Organized charity, many have contended, is a misnomer. In its name the very flowers which awoke under the touch of the angels of sentiment and sympathy while men and women did, to use the colloquial phrase, "their own charity," are now plucked up by their roots. Cold and often cynic pedantry wears the crown which by right belongs to warm-hearted and tender compassion. Whatever imperfection may have clung to the old method, it had redeeming virtues which in the new are utterly absent. Man met his brother man. The hand of the petitioner grasped that of the helper. Eye looked into eye and heart beat in response to heart. No screen of official formality separated the sufferer from him who had the power

and the desire to ease the pain. No deputy whose real impulse is the greed for office or the need of a comfortable berth and the feathering of his own nest, acted as the go-between. If there were the difficulties and possibilities of error always besetting personal relations, there were also the rewards and incentives which never fail to tell through personal contact and personal interest. Gratitude is eliminated from the new equation and the joy of giving has been chilled by the subscription blank. The whole matter has been reduced to figures and columns of figures, speaking of classes and categories into which human folly and human suffering and human tears and human despair are pigeonholed. The modern scheme culminates in administration by proxy, and therefore the very soul is taken out of benevolence, for proxy is incompatible with genuine sympathy, and, where this sweet perfume is rejected, cold mechanical routine soon completes the asphyxiation of the warmer and nobler impulses.

In these and similar counts runs the indictment. Were the charge well substantiated, few there would be to stand up and defend the unmitigated fraud or say one word in extenuation of the shameless pretender to distinctions legitimately belonging to another dynasty. We should all make haste to return to the better ways of olden days, when pity was deep and benevolence was directly responsive to the call of weakness and blindness. And none would have the more urgent duty to protest than he who from the prophet's watch-tower must proclaim the woe to them that name sweet sour and sour sweet, and parade death in the garment of life. But is there no third possibility? Is the alternative rightly pointed between the slipshod but impulsive ways of former schemes and the systematic but frigid devices of the new school? Must we forfeit the personal factor and force and all that it implies when we would apply in the domain of philanthropy the principles operative in all other fields of activity, viz., specialization under the law of division of labor and assignment of function and its corrective and correlative organization, strenuous and systematic and of wide reach?

A deeper analysis of the aims and expedients of organized charity as understood by expert science will reveal that contrary to this accusation, which declares organization to sound the death-knell of all vital and personal attributes and achievements in the household of altruism, the new system calls for more strenuous assertion and more insistent consideration of the personal equa-

tion than did the old. It opens opportunities for personal work and redemption which at its best the old never suspected. The new has indeed no patience with mere gush and sentimental spasms. But let us be candid; did not in most cases the much-lauded charity of the heart cloak underneath its wide folds the barest and most disgusting selfishness? The motive underlying the ostentatious act was often anxiety to win respect and respectability. And in the other instances when this was not the prompting reason, the gift was expressive of a selfish solicitude to escape from one's own conscience. Charity was degraded into an expedient to bribe providential Nemesis into connivance. The doles and dribblets falling into the dirty clutches of the beggar were expected to purchase for the donor a crown in heaven. Even in the still more restricted number of acts in which this speculative element was not dynamic, acts generally performed by hysterical or thoughtless women, it is plain to the psychologist that the impulsive and if you so will spontaneous benevolence of former days, even at its best and noblest, did not aim at the relief of the donee so much as at that of the donor. The benevolent would have the right to admire herself a noble woman. The well-known charity fiend, a very pest and plague always, is of this order the most striking specimen. Her busy determination to help the poor is to her a source almost of carnal pleasure. She must have "*her poor*" to satisfy her own appetite for self-adulation. This sort of charity is like the craving which possesses the opium eater. Let us be glad that organized charity has limited the field of the charity fiend. Let us even so rejoice that it stands between the impulsively and sentimentally benevolent and their own defenseless self. This indulgence in the voluptuous sensations of helpfulness to others, like every other unhealthy pandering to excessive or illegitimate appetites, must in the long run weaken the whole organism. Whatever the new scheme may have wrought in other regards, having reduced sentimentalism to a minimum and unmasked the egotism of the usurpers that would parade in the purple of queen charity, it has certainly been of mighty benefit to the classes whose privilege it is to give, and in so far it has earned its title to grateful recognition on the part of all who would have us be stronger men and truer women.

Indeed, they are strangers in the outer-courts, let alone in the holy of holies of modern philanthropy's sanctuary, who have

not learned to know that according to the decalogue there enwalled the collection of money is the least of its anxieties. Among its promises there is no laurel wreath for the rich man who gives only his money. Contributions in the coin of the realm is the smallest service and the easiest which is demanded. The collection of the funds required is of course an indispensable function. But money is after all in the conception of the new science of social hygiene, which is only another phrase for modern philanthropy, merely what the lubricating oil is to the engine. It cannot be spared, but he who handles the can must have a care not to get his fingers soiled. Nabob who subscribes readily or under pressure no matter how great a sum, but who will not give what is nobler and more essential provided he own it, *himself*, has not yet been touched by new conviction of the better minded and more purely souled who, having no money or little to give, give *themselves* to their brother. Let hired panegyrist at the bier sing the praises of defunct mere millionaire in never so many keys if he be proclaimed a truly generous man, cassocked preacher or fashionable rabbi though the hawker of these common religio-social polite deviations from the truth be, the truer estimate of the deceased money-maker's life's worth will be in the verdict that having no self to give to others he occupied only a very small place in the moral economy of the fraternity of man. Humanities cannot be expressed in terms of the bank account. And as the prime solicitude of philanthropy is for a nobler, truer humanity, money cannot be the primary or ultimate equivalent of its implications.

But how does the modern philanthropy, organized as it is and must be, offer opportunity for the devotion and cultivation of this which is more vital than dollars? Few are the places on the administrative boards and executive committees. Are all others excluded from the blessings which the priestly minister at the altar earns and dispenses? Indeed not. Regiments of thousands of workers the new philanthropy would enroll. Brigades of volunteers are needed to carry out to the full its program of social redemption. This army, "whose duty it is to save," has rank and brevet for both the young and the old, the learned and the illiterate, the rich and the modestly-pursed. Organized charity reads through the eyes of the friendly visitor. It mobilizes the sympathy of the college settlement resident and sends out its sisterhoods of love. This is the Paradise of personal service

which the new charity recognizes. It is not true that because we have eaten of the tree of the new knowledge we have been expelled from this Eden and are now denied access to the old tree of life. The new charity is a cherub, welcoming all who ask for admission at the threshold of the home of peace. Its is not the flaming sword keeping at a distance the weary pilgrim. Its is the palm beckoning him to approach and enter. The friendly visitor, the resident and the sister will glean all the spiritual ecstasies and enjoy all the pleasures of personal contact which we have heard so often extolled as the compensation of the former personal system. But they will do this in saner measure than was possible of old. Their own manhood and womanhood will grow because their brother's or sister's, whose friend they would be, grows also. They give while receiving blessings, and the recipients of their confidence give as much to them as they bestow upon them. This reciprocity of increased humanity the old method could not actualize. Gratitude in the new is not one-sided. It leaps into flash at both poles of the circuit.

If, on the one hand, false inferences have been accentuated as to the ultimate impoverishment of the stores of sympathy and love which man, up to this age of system idolatry and organizing monomania, could readily replenish, on the other, with like want of judgment, false expectations have been raised and encouraged as the promise of the new methods. The ferment of the old leaven of egotism has not been neutralized entirely by the alkali of altruism believed to dominate the sons of our generation or the sons of Israel's covenant. Many have hailed the new order of things in our charities and have lent it support and countenance because they anticipated to get immediate release from obligations which are essentially of a private nature. But organized charity never was organized to shield the strong and capable, the rich and affluent, or even those in modest comfort against duties which family and friendship or association in business or profession impose. These relations are elemental. They persist in spite of all concentration of effort and combination of resources. The brother primarily remains the ward of his brother. And the friend retains, first and last, his sacred claim and right to the help of his friend. Through the varied ramifications and within the extensive range of these interdependences and natural and moral affinities, even under the most exhaustive application of the schemes of organized charities,

there will always be ample room for the assertion and activity of private interest and intense personal sympathy. It is also a mistake to suppose that organized charities are intended to cover the whole field of altruistic effort. The little mountain brooks continue their descent from the heights though their waters combine in the lowlands to flood the deeper currents of the rivers. On their way to their destiny the silvery wavelets kiss into fragrance and call into flowered charms the rocky borders of their sloping bed. As we are members of human society our altruism merges with kindred impulse stirring our fellows, in a broad stream sweeping before the eyes of all on to the waiting ocean. But while we are tending to this common goal many a thought and consideration consecrated to and centered in the welfare of one or the other individual must and may shape itself into deed of which no record is kept, save in the great ledger in which God himself makes the entries. The detection of genius or talent frittering its soul away in the drudgery of menial work when natal endowment cries out for the opportunity and freedom to prepare for the ministry of the arts or the priesthood of the sciences, is still incumbent upon individual magnanimity. Little reflection suffices to expose the groundlessness of the apprehension that under the new system there is no place for individual effort with its attending rewards and increment of moral force, as well as the utter baseness of the plea that organized charity shall relieve its contributors from obligations which blood and spirit have woven and continue to impress.

In our fetish-worship of institutionalism, however, we deprive ourselves of natural and abundantly proffered opportunity for individual sympathy and personal interest. This idolatry of institutionalism arises from the mistaken notion that the problems of philanthropy are exclusively economic. Were they this, the conclusion would be unavoidable and incontrovertible that the economically cheapest plan is always the best, and therefore under all circumstances the one to be adopted and pushed to its consistent end. Under the additional pressure of parsimoniously provided means and the constant prospect of a deficit, small is the wonder that he who entertains the opinion that institutionalism is not sanctioned by the demands of better and broader science preaches to deaf ears, and, if he persists, runs the risk of personal disfavor justly visited upon a pestiferous crank or worse. The paucity of resources is always a potent argument. Its well-nigh

universal and painfully palpable presence may be admitted. But is there no possibility of sparing the minds of those who would look after the welfare of our dependent orphans and old people, the fright from this gaunt specter, and thus to predispose them into greater readiness to accord an audience to the advocate of a different scheme? I hold that there is. The collection of contributions is a department which should rigidly be divorced from the distributions of the funds or their application and expenditure. Because this principle has not been sufficiently well respected, our efforts have more or less been hampered, and the prime discrimination which the anxious stewards of our various benevolences were compelled to carry in mind was naturally the cheapness or expensiveness of the device proposed. At last, we in Chicago as before us our friends in Cincinnati, have resolved to separate the two distinct social operations, the collection of funds from their appropriation. As the new division will prove its wisdom by the results, even now foreshadowed in the experience of our community, its friends will multiply and the revenues will augment.

Institutionalism with its prime recommendation of cheapness will in consequence lose its pre-eminence in the exclusive favor of the well intending but naturally indolent public. Because institutionalism has been our sole refuge, it has not earned an unclouded title to continuance. It is now ramparted behind the natural inertia, the disinclination of groups of men and minds to make a change. It is dyked, as already indicated, by the figures of the financial secretary's reports. I, for one, can not but feel a twinge of conscience that somehow or other I, as one of the men of the pulpit, have failed to do my full duty when listening to the congratulations loudly emphasized at our annual meetings because we have succeeded in reducing the annual cost per capita to one hundred and five dollars in the maintenance of our homes and asylums. I am willing to suppress my suspicion that these figures have been doctored by the failure to include the original investment in buildings and grounds and equipments, interest on which certainly is a charge legitimately to be booked in the balance sheet. My grief arises from deeper sources. In order to reduce the cost per capita we have had to increase the number of inmates. And increase of numbers herded together under one roof, to my understanding, is not a provocation to felicitation but a cause for serious alarm. And why? Because philanthropy is

not a province of finance, but of ethics. Did the moral life follow the line of least resistance there would be no further call for discussing the situation. Institutionalism is certainly the plan which offers the easiest, and we are assured, though I doubt this, also the financially cheapest solution. But it is characteristic of the moral life never to flow like water along the line of the least resistance. The contrary is the case. To be moral, thought and action must often take the line of the greatest resistance. Were man exclusively under the laws which regulate the motions of planets or the development of plants; were mind and mud in one and the same plane, or soul and seed under one destiny, doubtlessly the search for the least resistance would be prudent philosophy. But man is not exclusively organized matter. His is a moral law and a moral purpose. His humanity lays upon him the painful task to forego ease and meet difficulty, that in the overcoming of the obstacle he may find his own moral health and happiness. Israel has never followed the line of the least resistance. Its philosophy is the accentuation of the contrary proposition from that which advises pursuit of paths of minimized effort. Let us, under the noble consecration to do good to our fellow-men which is now upon us in a degree formerly not attained, remember that this philosophy of our religion must also enter into every branch of our work. We must wean ourselves of the fatal conceit that economic cheapness or moral easiness is the decisive factor and sole consideration. We are asked to reinstate the individual in his rights to personal sympathy and personal activity and interest. In restricting our institutions to the absolutely needful, and maintaining them merely as sheltering houses for the limited time which must elapse before homes can be found for child or veteran, we shall open a way for the exercise and fruition of individual interest in a degree unattained by our immediate predecessors. In saying this, far is from my mind the intention of framing one phrase which might be heavy with the bitterness of criticism of the spirit manifested in the government of our Jewish institutions. As institutions, they challenge the admiration of the world. They have no superiors. And among our neighbors few are found to be on as high a level. Fortunately, we Jews have received from our past of suffering a legacy which proved an invulnerable armor and shield against many of the vicious tendencies operative in the institutional charities of the non-Jews. We are not very apt to brutalize and terrorize and demoralize the

wards entrusted to our keeping, be they tender orphans or tired veterans.

But for how long will this legacy continue to stand us in similar good stead? Let us not deceive ourselves. Our grand temples, our large congregations with their wonderfully learned and mightily eloquent spiritual leaders, have as yet not solved the insistent problem of how to re-activize in the generation born in the flush of our new day, and under the insidious and distracting pressure of materialism, the stirringly sacred memories of a past of bitter suffering and ideal hopefulness.

We have not as yet been able to requicken the experiences of the fathers into incentives for the sons. Some have perhaps fossilized custom and ceremony, and deem the task done by cataloguing rites or exhibiting implement in the show-case of a museum. We would have these memories be momentous with forceful moral life, mentors and megaphones of calls to men and women of unborn to-morrow.

And when, as I am afraid will soon come to pass, that source of influence shall have ceased proffering its refreshing draughts, our institutions will fall as inevitably under the blight of institutionalism as have the others founded and reared and administered without the restrictive and remedial if subtle antidotes come to us from our glorious memories of martyrdom. Will then the Jewish community awaken to the necessity of accommodating their philanthropies to the better scheme of individual treatment under organized direction and supervision?

Economically speaking, it may be true that no child could be reared in a private family at \$105 per annum. But what of it? Physiology teaches us, and psychology presses home the lesson, that organs, if not employed, atrophize. In the Mammoth Cave of Kentucky the fish have no eyes. Having no need for eyes they never activated the optical nerve and the optical organ. Put a fish into this lightless lake to-day and let his offspring swim about in it for one or two generations, his descendants will gradually lose sight and will ultimately accommodate themselves to absolute darkness unlit by star or satellite.

If we, like those specimens of the finny tribe, will cease utilizing a function of our moral organism, it will die. Take away the child from his mother, the child is not the only one to suffer. The mother herself is doomed to greater privation. The mother's maternity is weakened. Take away the venerable

grandfather from the household, put him into a beautiful hotel, give him all the comforts that bountiful ingenuity can devise, his grandchildren, losing his presence, will forfeit an incentive to activate an important function of their moral nature.

Morally measured, a plan which is under the besetting anxiety of regarding the family as focal, sacred and inviolable, is by all odds the better. With every child that comes to the household a new source of blessing opens. The child is the Moses, wielding a God-gifted staff to compel the rock to yield the refreshing and invigorating waters of love. Unhappy the mother that has lost her child. Unhappier still the woman that never has had a child.

Childlessness was in the Biblical perspective the very culmination of misery. It is the Psalmist's most significant promise that God will cause the childless woman to inhabit the house with as intense joy as is the mother's who clasps to her bosom her glad sons.

Were this view-point more earnestly emphasized, would the difficulty appall us? Could for almost every totally orphaned child not a childless woman be found that would be willing to enlarge her own soul by taking into her own home and her affections the fatherless and the motherless? The alchemy of that child's love and presence will make her more of a woman and her husband more of a man. And the guardian appointed to keep a watchful eye over the child so placed will soon discover a new melody to his life. His ward will grow into his heart making him the richer, while his care and confidence cannot but help enriching the soul of the orphan. These few suggestions indicate what wide scope the non-institutional scheme promises for individual effort and reward for rich or idle men and women, who now are frittering away their excess of ethical motives to no purpose, and would fain find satisfaction for their yearning to be of use personally to some one whom they could love.

But would not at the same time the children also be the gainers? There be those that are fanatics of uniforms. Alas! that our steeples should sound the death-knell of the nineteenth century, while brass buttons again are the coveted possession of every little ragamuffin of the street. Alas! that this nineteenth century should totter to its burial while uniforms are the affectation of every fashionable miss and every foolish matron, and khaki is the latest rage and fad.

At a time like this to speak against uniforms is blasphemy, and he who does this is held to be either a crank or an old fogey.

Is it not an inspiring sight when thousands of orphan children pass by in perfect alignment, every motion in rhythmic swing, every eye in one direction and every nose elevated at the commanded angle? Is it not stirring to hear their band play the martial marches to which the volunteer regiments went forth to battle and stormed the bastioned hills of our enemies? An inspiring sight! Ask the French writers what life in military barracks means? Read the books that have come hot with the passion of vehement protest from the presses in the French capital last year, and then plead if you dare for the military system of education, which must unavoidably obtain in large institutions.

I know full well some of our orphan homes have not branded their innocent inmates with the brass button stigma of public support. But even so, does the child enjoy to the full, what is the every child's by God's own law, his or her individuality? Is it possible to conduct a family of ninety-seven children with due respect for the individual scope and initiative of every child? I deny the possibility. They must eat at the tap of the bell. They must pray at the call of the trumpet. They are in grave danger of being shriveled into automatons. They lose what no one has a right to rob them of, their personality, their personal distinctness and value. And having no outlet and provocation for their filial affection, this function of their moral nature goes to seed. It atrophizes.

Once in awhile a great man will arise—and I know one such whose name to mention delicacy forbids—who owns a wonderful genius for love, who knows how to awaken filial feelings in the hearts of his "little" (?) family of five hundred and more children.

But have you the assurance that his like will again be found? Blessed the institution which is under his guidance, but all the poorer by comparison are the other institutions that are not in the care of another like him. Men of genius are not made to order. They cannot be commanded by never so liberal a salary and never so alluring an advertisement in our religious (!) papers. This matter of atrophizing filial affection is by no means of no moment. Pedagogues know that when a child is of neces-

sity deprived of the natural outflow of his filial sentiments, these will seek another channel. Repressed, they assume volcanic violence.

Hence, in large boarding-schools, hence in our institutions, certain peculiar—to use no stronger word—and disquieting mental phenomena are always sure to appear, which Kraft-Erbing and other alienists have not been slow to number among the anomalies, and moralists among the dreaded immoralities, to which the herding of parentless boys and girls is apt to lead. This anomaly is characterized by the exuberance of attachment for the neighbors in the dormitory, and this unnatural excess of affection for boy on the part of boy leads to—horrors! This danger is always to be apprehended when the child's natural right to love mother, father, or one that takes their place, is unnaturally denied him.

But, say you, it is difficult, yes impossible, to find fit foster fathers and mothers. It may be difficult, but I deny that it is impossible. Most of the inmates of our Jewish orphanages are half-orphans, their mother being the survivor. In this case the solution is extremely natural and easy. Aid the mother to rear her own child or children. Appoint a guardian to assist her in this arduous task. The guardian will become her friend. The money which she receives will go a great way to make her economically independent. If she lives in a neighborhood which does not promise well for her or her children in morals, induce her to settle in other quarters. The child will grow up in blissful ignorance of the fact that he is a recipient of charity. He is not removed to a palatial "hotel" for a few years to return to his original and naturally more modest surroundings and feel that his mother's home is too mean for him. If a girl she grows up in the family and naturally learns her household duties without ado or trouble. There is no danger of contracting unnatural friendships. And the mother herself is protected against the temptation to forget her child and to contract a second and generally unhappy matrimonial responsibility.

But what about those that have no mother or are total orphans? Is there no aunt or relative that might be trusted and would gladly accept the trust under conditions like those outlined? And if there is not, and these cases will be so few as to become almost, as the French mathematicians say, a *quantité négligeable*, some decent childless family can with due effort be

discovered where the child will, under the supervision of a conscientious guardian, enjoy the advantages of a home life and win his way into the affections of his foster parents very rapidly.

And especially in small communities this family plan is feasible and very easy of execution. It will save many a child from loss of self, but it seems to me it might also rescue the small country congregation from the curse now upon most of its class of utter selfishness.

The country Jew has become a by-word among us. Mention of him leaves a certain by-taste in our mouth. What does the country Jew do for his Judaism? At Pesach he buys about ten pounds of Matzoth, and on Yom Kippur he locks his front door while the rear door is open. That is all he has of Judaism. His charities are zero. He belongs to a lodge. If there be an orphan in his town he sends him to the cities. He is entitled to this by virtue of his membership in the secret brotherhood. Now, why should he not retain these poor orphans at home? Guardianship will give him a new interest in humanity. He will awaken to a new sense of responsibility. In the open country the child is certainly better off than in the crowded dormitory of the Asylum. And the mother will not swell by her removal to Cleveland or Chicago or New Orleans the population of the ghetto or slum. In the small congregation my plan offers no difficulties, provided we recognize that in moral things the line to take is not that of the least but often that of the greatest resistance.

Organization seems, in another way, to trench upon individual rights and duties. Under it the temptation is always to classify. Statistics is the besetting thought and with a view to the annual report's showing superintendents and others are very apt to run toward formalism and to believe that the main object of their employment is to register and catalogue. Certainly we must classify, and that not merely for the purpose of statistics, but also for the purpose of remedial activity.

But let us not forget that men never belong totally or identically to a class. The old Talmud tells us that God created every man in his image and still he made no man the exact repetition of any other man. We are not exact counterparts one of the other. You who are engaged in the line of business, which even God was engaged in as a *Malbish Arumim*, know that ready made garments cut to average patterns never exactly

fit the actual man. We have our idiosyncrasies and eccentricities. Some have these and others those. But each one is a pattern to himself, and no two living human beings are exact duplicates.

For all our classifications and classes, when dealing with the dependent, the poor and the sufferer, let us remember that we are not dealing with a set. We cannot pigeon-hole applicants. We must individualize them.

Superintendents are natural victims of their profession. Their professional disease is the gradual but unconscious loss from sheer over-use of the power of individualizing. Where is the remedy? Shall recourse be had to interference by the Boards? The Boards are auditing corporations of the finances and in their hands lie only the general policies of the society. Would a Board in a hospital presume to interfere with the doctor's treatment of a case? It is the doctor who has to decide whether a leg has to be amputated or not, and if the Board in charge of a hospital should presume on the score of the expense involved to stay the surgeon's hands, the members thereof would lay themselves open to the just criticism of an indignant and outraged public. It is the physician's and the surgeon's exclusive part in clinic or ward to diagnose the case and to prescribe the treatment.

We are dealing in our relief work with sick persons, so to speak, with the maimed and the mutilated. They must be individualized. There is no single case of typhoid fever that runs a course identical with another. There is no single case of hunger, of dependency, of despondency, but has its individual aspect and its individual modifying and molding causes. The Board cannot interfere. It would not interfere with the superintendents, if we had the superintendents that organized charity calls for.

Organized charity has created a new profession, a profession as high as is mine, as is that of the physician, of the engineer, and of the trained man of business. Applied sociology demands professional training, knowledge and judgment. Our universities have courses for those who would pursue this new vocation. We have independent degrees even in the departments and branches leading to the required preparation for such posts and charges as the superintendencies of our institutions and of our philanthropic agencies.

It is time to remember that we must have professional men

in these responsible positions. Economically biased, of course the man of business will argue that the cheapest man is the best man. If the market is overstocked with worn-out rabbis and decrepit teachers the rate is very much depressed. Worn-out rabbis are cheap, and as not every rabbi is so placed as to be perfectly outspoken and still secure of his position, and on the contrary some always are, in the elegant phraseology of our congregational bosses, out of a job, because forsooth they have incurred the disfavor of Mrs. Newly Rich, or cannot compete in personal beauty with the Apollo-like graces of a younger rival, there is very little danger of the supply of "misfits" running short. Provided his terms be not exorbitantly high the old or discharged rabbi is elected to the honors and entrusted with the responsibilities of the superintendencies of our charities. This metamorphosis from awkward clerical helplessness to trusted competency and appointment is all the more remarkable since while the rabbi is still in the flush of his mental and moral vigor he is rated an ignoramus on all things bearing on charity. He is kept off the executive boards. His suggestions are sneered at and laughed at. Though he has never handled a shoemaker's awl or worn the cobbler's apron, he is told to stick to his last. Wisdom on the needs of public or private relief work is the sole prerogative of men and women who have come by their science by intuition and not by tuition.

I am not in this drawing a portrait of one or the other of our superintendents. I for one respect them most highly and would trust their judgment much more readily than I should that of their infallible superior officers. But because the knowledge has still to be spread abroad that positions like theirs are for professional experts with all the freedom that such professional science should be accorded, the work of even experienced men is hampered, and ultimately robbed of its effectiveness. Professional training must flower, and does so, into sustained open-mindedness. Practical experience, unless corrected and deepened by professional science, can not escape falling into errors indigenous to the atmosphere of irksome and irritatingly monotonous complaint and insolence of appeal which every day and in all seasons surrounds the desk and fills the office. Unless this natural condition be corrected by the resourcefulness and resiliency which the professionally trained man should and does possess, the work will lapse into routine and generalization. The

applicants will cease to be regarded as individuals. They will become figures.

The expert, scientifically trained administrator will never ossify into a mere cataloguer, or a quack with a patent medicine believed to cure all diseases. As would the conscientious physician, as would the good lawyer, he will treat his clients not as members of a class but as individuals. When he has made his diagnosis and prescribed the treatment, no board has the right to say him nay. His professional knowledge is supreme.

As little as the Board in a well-organized congregation has the right to order what a minister shall preach or not, as little as the Board of a charity hospital is authorized to regulate the surgeon's operation, even so little has the Board of an organized charity to direct the professional work or verdict of its expert superintendent. Experts will agree that it is wiser to help one case effectively than to so manage and mangle one hundred cases as to average an expenditure of \$3.45 for every petitioner. Better one case helped at a cost of a thousand dollars than a hundred cases not helped at the same expense.

Professional men are not cheap. The professional men are dear. It is never the cheapest but often the dearest man, that is the best man.

And another thing seems pressingly needful in our organized charity. We must guard the individuality of our applicants by building our offices in such a way that privacy can be possible for a man or woman who for the first time in his or her life treads the thorny road and lays his or her misery bare to another fellow-man not of his or her blood.

These are perhaps Utopian demands, but they are demands that have the approval of our religion. They are the flowers grown on the stalk of applied ethics, of modern sociology.

We Jews have a duty to perform to the world. We boast of our mission. That mission is not to shout into vacancy "One God, one God, one God." The old prophet protested: "Shout not 'היכל ה', the Temple, the Temple of God." Our mission is to be the leaders along the paths which they walk who know that our one God is the God of the rich and of the poor, the God of the white and of the black, the God of the Jew and the God of the non-Jew. To be the leaders along this path is our duty now if ever, for when was time when opportunity for this duty was more insistent, when was society cleft more painfully into classes and

masses than to-day? Moral distress stalks about in every camp. Men rely upon bayonets, not upon ballots; upon bullets and upon the policeman's baton, and not upon the power of reasoning. Selfishness rampant on all sides, brotherhood on none.

The cry of despair and of discontent fills the heavens in every zone and in every clime. Where autocracy is supreme and where democracy nominally is triumphant, the same cry, the same rage, the same stupor and the same stupidity. This is the Jews' opportunity.

The Jew has always been in his philosophy a socialist. Our prophets were the first socialists. They preached the doctrine that the individual is only for society; that what we are or have belongs to all, though we are the stewards for all of our talents, time and means and minds.

Our old prophets craved for justice running as free as does water. They had words of stinging censure for those that lay on their beds of ivory and heard not the cry of those they had robbed and despoiled. They cared not for the festal offerings of those whose hands were red with the blood of persecution. But they yearned for the dawn of the day when God's love should fill the world, when every man should sit under his own vine and his fig-tree. This plea for justice was the sum of their belief in one God; this made them the prophets of God's own chosen people.

Our monotheism shall not signify moneytheism; it shall be turned into a humanitarian force. The world shall once more learn from us that it is possible to bridge the chasm between the learned and the unlearned, between the wise and the foolish, the strong and the weak, the rich and the poor, that this harmonizing and socialization of interest and possession can be wrought without interference with individual ability and individual opportunity and responsibility. The world learning this by our example will indeed say: "This is a wise and noble people." Ah! might we understand this! Might in every city a Jewish pattern society be founded on the broadest basis, of the newest design, built on the pillars of the old Jewish love of man for man. Then we should contribute more, than by our temples and by our prayer-books, by our festal days and by our days of rest, to the hastening of the time when on the heights the Song of Peace will sound its sweet melodies and in the valleys its noble refrains will echo, of millions freed at last from fear of death, of millions brought at last into the

light of God's love. And you men and women who have come to us with your zeal for the noblest things and thoughts, you are the vanguard of our Jewish army, whose motto is: "It is ours to save." We Jews constitute a salvation army, indeed! Not a salvation army with timbrel and drum, with blaring bugle, and blatant blasphemy, but a salvation army with the Bread of Life, with love of man for man; a salvation army stationed at its post by God in the dark past; an army only to be recalled from its duty at the supreme hour when the world indeed will be full of God's knowledge, and therefore of God's peace and love as the waters cover the deep sea; when no one will presume to tell his brother, "Know thou thy God," for everyone, the great and the small, the old and the young, the strong and the weak, will show by their lives that they are alive to the truth that each one holds what he has, talent, time, treasure, opportunity, means, in trust for his brother man, for humanity at large.

"Israel, to thy tents! Let thy light shine out upon the world." Teach the world by thy deeds that nobler than that *Agape* which in another book is said to be the greatest in the trinity of Faith, Hope and Love, is our *Tzedakah*, our *Gemiluth Hassadim*—justice and the interrelated consciousness of our solidarity as children of God's great family of man.

JUNE 13, 1900.

The Conference was called to order at 9:30 A. M.

The President.—Two amendments to the constitution have been offered—an amendment to article 3, section 3, and an addition to the article on membership.

In article 3, section 3, the original clause in the constitution reads as follows:

"Each constituent society shall be entitled to one delegate, but may appoint as many as it sees fit to attend the biennial meeting. All such delegates will be entitled to participate in said meeting, but each society shall have but one vote."

The amendment reads as follows:

"Each constituent society shall be entitled to one delegate for every one-tenth of one per cent of the amount expended by it for relief purposes during the preceding year, and entitled to as many votes according to its payments, said votes entitled to

proxies. Societies can send as many delegates as they desire, but only entitled to vote as hereinbefore prescribed."

This amendment is offered by Mr. Brenner, of Baltimore, and I wait for a second.

Mrs. Pisko.—Is this open for discussion?

The President.—Not until it is seconded.

Mr. Brenner.—Will you please allow me to explain that?

The President.—There is no second to it; but if the Conference has no objection, we will allow Mr. Brenner to explain the scope of the amendment, and possibly when it is more fully understood the matter may come before the Conference.

Mr. Brenner.—I wish to say, Mr. President, that the reason I offer this amendment is because I think it is not proper that the larger cities, which may pay the larger amount of money, and the smaller ones, which pay the smaller amount, should have equal privileges. It is only asking that, for instance, Baltimore, which is paying sixteen dollars, should have three representatives, three votes, and others in proportion.

Dr. Messing.—I second the motion. You will remember that at the very beginning of our correspondence upon framing a constitution for this society, I suggested to you the plan that Mr. Brenner offers now as an amendment. My idea is just the same as Mr. Brenner's, that a society which spends thousands and thousands of dollars a year on charity, and that subscribes largely to the societies here or in New York or Philadelphia or St. Louis, should have more of a representation on the board, more votes at our meeting, than a society that spends only a few dollars a year, and spends only a pittance in charity work.

Mrs. Pisko.—I object most decidedly to this amendment, and I hope that it will not be carried. I think it would be one of the most pernicious things we could possibly do, to have a money representation in this Conference. I believe that every city should be equal, as it is in almost every other society of this kind.

Mr. Franklin.—I would like to say just one word, voicing the same sentiment as Mrs. Pisko has expressed. I believe that it would be the entering wedge towards a very, very sad state of affairs, if this motion were to carry. I think that it is probably only natural that the larger and more prominent societies should, even though they have only the same number of votes as the smaller ones, yet gain the larger representation as a matter of

fact; that is their right. They naturally have their experts representing them in their organizations, and these experts are here to tell the smaller organizations what can or may be done. But it does seem to me that if the larger organizations get the larger number of votes, that the entire intent of this will be misunderstood by the smaller organizations, and as a result their co-operation will be a difficult thing to gain and to keep. I have noted in many organizations, especially Jewish organizations, that there is a tendency to make a sharp line of distinction between the so-called city Jew and the so-called country Jew. Those of you who have attended any of the large lodge conventions held in recent years will certainly subscribe to the truth of this statement. Let us, if we really appreciate charity in its broadest sense, steer clear of any such obstacles in this organization. I trust that before the vote is taken upon this matter each and every one of the delegates here will consider carefully what it may mean, not only to the very small organizations who spend only a pittance, but to those who may spend five or ten thousand dollars a year, and to those small organizations which probably spend as wisely and discreetly and sincerely, and with as much sense of true self-sacrifice as the larger ones, who, with their larger numbers at hand, have the means of spending more.

Mr. Herzberg.—The gentleman who made the motion evidently must have overlooked the fact that this is a purely voluntary association, that there is nothing binding upon its members, and that if we should pass resolutions any action we might take would not necessarily be binding upon the smaller communities, the smaller cities, who could thereupon withdraw. This association is formed for the benefit of the whole country. We are here not to pass laws to regulate each other, we are here simply for our own guidance, and as a sort of experience meeting. It is really not necessary to have very many questions upon which to vote, and I don't see that the larger cities are going to be injured at all by whatever the smaller communities may desire to pass, or if they think they are injured they always have their remedy. This is not like the constitution of the United States, where a state cannot secede. Any organization that is not satisfied has the right at any time to withdraw from this organization.

Mr. Haar.—Mr. President, I hope that this amendment will not prevail. In the first place, these are charitable organiza-

tions, and I believe to be charitable at the outset is setting a very good example. Now, I think that passing this amendment will prevent a great many of the smaller towns from joining. Of course we have a good many large cities in the United States, but we have more smaller ones, and if we get all the small towns in the United States to join they will have as large a representation as the large cities, and therefore will have enough delegates at any convention. I hope this amendment will not prevail.

Dr. Leucht.—Mr. President, I would prefer that a great many small organizations would stay out for a while, because this association as now organized is to be the teacher of the true principles of charity, which have not yet reached the small cities. I don't think that it is an advantage that from the very start each and every charitable organization shall be a member of this association. This association must first be organized upon the broadest principles of charity. I believe that the views of these men who have made charity a study should prevail, and the smaller communities should be guided by those experts who come to give us the benefit of their experience.

Mr. Haar.—I think, Mr. President, that, just as the doctor says, there is always a certain enmity against the city by the country legislators, hence the less tinkering we do with the constitution the better. The organization is just about one year of age. Let it get a little stronger before you commence to make any such changes as this would be. I trust that the amendment will not prevail.

Mrs. Solomon.—Mr. President, I do not wish to take up time, because I think too much has been taken up already, but I wish to give the experience of the Council of Jewish Women on that line. Our constitution read in the same way, the representation was the same from smaller towns as in large cities. Though I come from Chicago, which, of course, should always have the majority representation in everything, yet I feel that this law as it stands is by far the wisest, that the small community shall have just as much voice in the administration of the whole as the large community has. We find it works very well, and our small sections, some of them with only six members, are just as valuable in council and do just as good work for the whole as do New York or Chicago. (Applause.)

(The question was called for.)

(On a call of the roll, the amendment was lost by a vote of 5 ayes to 18 noes.)

The President.—There is another amendment to the constitution proposed, reading as follows, an addition to the articles of membership:

“Any individual may become a member of this Conference on payment of \$3.00 annually, in advance, with the privilege to speak, but no vote, and entitled to a copy of the yearly report of proceedings of the Conference.”

Mr. Brenner.—Mr. President, will you allow me to explain that?

The President.—Mr. Brenner will make a few remarks on the subject.

Mr. Brenner.—I wish to say only a word on this subject: That we have no revenue, and we have a most excellent secretary, and I think that to compensate her for the large amount of labor that she performs, and to meet other expenses besides, we should derive a revenue in that way. I won't say that you should maintain the figure of three dollars, you can make that as you please, but whatever amount you choose to make it I am satisfied that in my city I could get a couple of hundred of members.

(The amendment was seconded.)

Mr. Herzberg.—Mr. President, I am opposed to that amendment. I don't think that we want individual members. This is a federation of societies, and we don't want individual members. We don't care for their money, we don't want the three dollars a year; we don't need it. If this Conference needs more money the way to get it is to assess the various organizations in a higher amount. Anybody has a right to attend the Conference; everybody is welcome. We are anxious to have as many people as possible in attendance. They would not have any right to vote, under our constitution, and I don't see that there is any advantage in endeavoring to get members to pay three dollars a year.

(The question was called for.)

A call of the house being had, the amendment was lost on a vote of $3\frac{1}{2}$ ayes to $20\frac{1}{2}$ nays.

The President.—The next item on the programme will be the report of the Committee on Nominations.

Dr. Frankel.—Ladies and gentlemen of the Conference, I

take pleasure in presenting the following nominations for the officers and Executive Committee of the National Conference of Jewish Charities:

President—Mr. Max Senior, Cincinnati.

First Vice-President—Mrs. S. Pisko, Denver.

Second Vice-President—Mr. I. S. Isaacs, New York.

Secretary—Miss Hannah Marks, Cincinnati.

Executive Committee—Julian Mack, Chicago; Dr. I. L. Leucht, New Orleans; Dr. H. J. Messing, St. Louis; Max Herzberg, Philadelphia; Meyer H. Levy, San Francisco.

On motion, the officers and Executive Committee named were elected unanimously.

The President.—Ladies and Gentlemen: In thanking you for the work that you have placed on my shoulders, I wish to say that I accept the duties of the coming term not without a good deal of trepidation. I think that every attendant on this Conference must be surprised at the high level of the work, the value of the papers that have been read, the ability of the discussion that has followed, and the value of the work that has been done. We have set a very fast pace, and if it is to be possible for the officers and the Executive Committee of this Conference to continue on the high plane at which the work has been started, it will call for the active assistance of every member here present, and all those that are connected with the Conference, in order that we may secure the very best results. Owing to the very short time the various committees had between last January and to-day, and the fact that a great deal of work had to be done by correspondence, a certain amount of the work outlined had to fall to the ground, could not be done. We have now before us two years, and when we meet again two years from now we want to show a great deal done. In order to do that I wish to ask that all those who may be appointed upon committees shall work faithfully and continuously for the cause. (Applause.)

The next order of business will be the report of the Committee on Resolutions. Is the Chairman present, Dr. Landsberg?

Dr. Landsberg.—Mr. Chairman, no resolutions have been submitted to the Committee on Resolutions, but I understand, on a notice that I received this morning, that it is expected, in order to give the Committee on Resolutions a reason for its existence, that that committee should be charged with offering those reso-

lutions of thanks which every one of us who has attended this meeting feels in his heart for the hospitality and large-heartedness with which we were received by the men and women of Chicago (applause), especially by those who are connected with the work of charitable associations; by the congregation Sinai, for placing at our disposal their beautiful building, and giving to us, so to say, for the time that we were here, their eloquent leader as a particular possession of the members assembled here; and also for the beautiful entertainments which were given to us. We had no time to write out any resolutions to that effect, but that can be done later. I now, with the unanimous consent of my fellow-members on this committee, move that a vote of thanks shall be tendered to all those who have combined so efficiently to make our stay here in Chicago not only profitable but also most pleasant. They can be assured that everyone of us will go home with the most beautiful recollections of this meeting, and that we shall never forget their kindness. It has been an inspiration to us. It has not only encouraged us in the charitable work in which we are engaged through the whole year, but it certainly also has a tendency to inspire us with more kindly feelings and with a much stronger sentiment of fellowship than we had before we arrived here. (Applause.)

Mr. Wolff.—I rise to second Dr. Landsberg's motion, or resolution, and call for a rising vote upon it.

The President.—I take it that every member of the Conference seconds the resolution, and all those who do so will please rise.

The resolution was unanimously adopted.

A Delegate.—Mr. President, on behalf of Chicago, I take the liberty of thanking the Committee on Resolutions and all our friends from outside of Chicago for their kind testimony that they have given us here. At the same time, we have to thank them for the pleasure that they have given us in coming, and I know that I express the wish of Chicago when I say that I hope that they will soon come here again. (Applause.)

The President.—We will now proceed with the exercises of the morning, and call on Dr. Calisch for his paper, "The Problems of Jewish Charities in the Smaller Cities."

Dr. Calisch.—I wish to say a word or two in explanation, that the term "smaller cities" I have taken to mean such cities as range in population from 100,000 to 250,000, and having about

four to five hundred Jewish families, and I wish to say, also, that so much has been said here or in the Conference in regard to the practical methods of dealing with the applicants for charity that at the eleventh hour I have changed the tenor of my paper somewhat to deal more with the questions of the attitude of a community towards its own society, and towards the methods of benefaction, rather than towards the dealing with the individual applicants.

THE PROBLEMS OF CHARITY IN THE SMALLER CITIES.*

The Talmud says † that "three things should characterize a people, mercy, modesty and charity." I cannot say that for the Jew I would like to stand sponsor for his modesty, nor always for his mercy, but of his charity there can be neither doubt nor denial. It is conceded universally that this virtue reaches a higher plane among the Jewish people than among the generality of mankind. To such an extent do we shield and provide for our unfortunates that there are many people who believe that there is no such a thing as a Jewish beggar. It is a splendid compliment whose full significance of praise we do not perhaps fully realize, for the reason that we have heard it so often that it is familiar almost to the point of contempt, and because our Jewish teaching looks upon charity as a plain and simple duty for which one should no more be praised than for the fact that he provides for his own dear ones.

The problems of charity are as old as humanity, and they will doubtless be in evidence till the full noon-day splendor of the millennial epoch shall send the radiance of its glory to all the dark places of the earth. Until this "consummation devoutly wished for" shall be attained there will always be the weaker vessels requiring the aid of their sturdier fellows, for "the poor shall not cease out of the land." ‡

Hitherto charity has been in very great measure an impulsive and sentimental act, an emotional expression in the critical hours when the foundations of feeling were laid bare, when joy moved

* By smaller cities is meant those ranging in population from 100,000 to 250,000.

† Yebamoth, 79a.

‡ Deuteronomy, xv.

the heartstrings or when death or danger sounded the deep diapason of sorrow. When the nuptial bells pealed forth their happy chimes the rejoicing parents remembered the poor; when a loved form was laid away to its eternal rest the claims of charity were recognized by the sorrowing mourners; when a difficult journey had been successfully completed, when peril had been safely passed, when the shadows of death were lifted from the couch of sickness, when joyous tidings had been received, when commercial victories had been attained, when synagogical honors were conferred, or the messages of the holy days touched the hearts of worshipers, then the surcharged feelings found vent in "ts'dakah." The "schnorrer" had but to ask and he would receive, the extra plate was ready in every Jewish household, and the faithful rejoiced when the opportunity for the fulfillment of this duty presented itself. The conditions of Jewish life during the middle ages intensified the sense of brotherhood, and it bore no more beautiful fruit than the constant mutual helpfulness which characterized the Jewish communities.

But the age of chivalry has passed in charity as in other things, and this fair flower of human conduct has been laid on the dissecting table of the modern scientific spirit. Charity is no less helpful to-day than it ever has been, but the sentimental and the emotional have given way to the practical, as the disorderly luxuriance of the virgin forest has been supplanted by the systematic beauty and usefulness of human tillage. It is not within the province of this paper to emphasize the value of organized charity except in so far as it may apply to the solution of the problems of charity in the smaller cities.

With one or two exceptions these problems in the smaller cities differ from those in the larger cities in degree only, and not in kind. There are the same questions of the collection of funds, of their proper administration, the same evils of overlapping societies, of the chronic and undeserving impostors, of the deserters of family, and of transportation.

THE COLLECTION OF FUNDS.

The dominant difficulty in the smaller cities in the matter of funds is that they can not be gathered in sufficient bulk to do really and permanently effective work. The main source of revenue is the dues of societies, and these rarely sum up to an ade-

quate total. This source of supply is supplemented by occasional donations and sporadic bequests, but even then it is, at best, but a tiny streamlet that insufficiently waters the desert of want through which it is made to flow. Recourse is frequently had to those other media of acquisition—charity balls, banquets, bazaars, fairs, raffles, etc. These methods of obtaining funds are decidedly objectionable. It is true that they are, as a rule, successful in their aim, but it is a question if the end justifies the means, even when viewed from the most intensely practical point of view. These things may help to fill the coffers of the beneficiaries, but they do so at a fearful waste of communal energy, spirituality and morality. They pervert the name and intent of charity, and drag its spotless robe into the mire of social follies, petty jealousies, intrigues and cabals. In them charity is no longer a free-will offering, an homage of the heart laid with the purest of motives upon the altar of God and humanity, but it becomes a mere commercial transaction, a barter, a bargain, a *quid-pro-quo* affair. They are a method of extortion, a sort of social brigandage, wherein the victims must pay the penalty of social prestige or the ransom of wine-begotten generosity. In the Talmud (Succah 49), Rabbi Eleazar taught that "charity is only genuine in so far as there is loving kindness in it." And these things are not charity.

The problem is to secure sufficient income without resorting to these social tricks. This must be brought about by educating the people up to the point of recognizing that they must meet their communal needs in a manly and straightforward manner. They must be taught to recognize that the care of the needy is as imperative a social, not to mention religious, obligation as is the erection of school-houses or courts of justice. It is a fundamental doctrine of Jewish philosophy that charity is a social duty, whose fulfillment is not to be left to the whim or the caprice of the individual. It were a desirable condition, indeed, if those who seek to shirk this duty were so brought before the bar of communal condemnation that they would not dare to place this task altogether upon the shoulders of the willing few. It is to be hoped that the influence of the Associated Charities will bring about this result, that by reason of the systematic and scientific administration of this beautiful phase of human conduct the mass of people will eventually recognize its profound economic and

ethical value, and freely give to it adequate and effective support.

It may be added that exceptional occasions may arise when the most admirable of organizations may be found wanting. There may occur the sudden and overwhelming necessities of plague, or pestilence, or persecution, or famine, when the usual avenues of supply prove woefully insufficient. If the aid of these media be then invoked, let it be even then understood that they are a last resort, a species of communal tracheotomy, whereby necessary and life-giving nourishment is provided, not through the usual or proper channels, but artificially provided to tide over an emergency of weakness till strength be restored.

AS TO ADMINISTRATION.

In the administration of funds a serious problem of charity work in the smaller cities is to be found. This refers both to those who administer and to the sums administered. In the cities where communal institutions are conducted on a large scale, there are one or more paid officials who control the distribution of relief. In the smaller cities this work is done by volunteers. Volunteers often hold office for a comparatively short period, and it is not to be expected that the temporary administration of affairs can give to any the same skill, discretion and effectiveness that long experience and training confer. If it will be argued that those who volunteer for the work are effective because they are interested, these facts must be remembered.

Taking for granted their profound interest, it does not compensate for the lack of that skillful treatment and discerning judgment which are the offspring of the wisdom of experience. Sympathetic interest and a generous disposition do not make one a sociological expert, and it is the very purpose of organized charity to check impulsive and indiscriminate alms-giving, and cause it to give way to a helpfulness that is no less sympathetic because it is systematic.

But people are not always associated with charitable work by reason of interest or generous disposition. Too often charitable institutions are exploited as fields for the gratification of personal vanity or the pursuit of personal advantage. There is almost inevitably present the self-constituted leader, who imposes himself into office; or the invariable *nouveau-riche* whose newly-minted coin must be coyly coaxed out of his pocket by the flat-

tery of office. The rising young professional man finds the meetings a splendid place wherein to make the public aware of his talents. And for like causes men and women are identified with eleemosynary institutions, who, while they make most admirable citizens in other walks of life, have no right to be so placed that their undiscerning incompassionateness shall cut like a knife across the sensitive heartstrings of the poor.

If the right person can be secured, one who is thoroughly qualified and equipped, gifted with a comprehensive knowledge of human nature, a keen discernment, a quick and accurate judgment, an inflexible decision, a tireless patience and a sympathy that is inexhaustible by the daily demands made upon it, or by the discovery of the most flagrant of impositions and of tricks, if such a one can be secured to take charge of the administrative office, the most difficult of the problems of charity will approach solution.

There is one thing to be added in this connection. When some one, the best that can be secured, whether volunteer or paid, is placed in office, the community must have faith in him and sustain him. This is an absolute essential of successful beneficence, especially in the smaller cities. No human being is infallible, but it is more than discouraging to those laboring in the field to find their best efforts nullified by the inconsiderate and harmful interference of others. This does not have reference to criticism, for everyone who holds public place must expect criticism, and even invite that which is honest and well intentioned. But criticism and interference are vastly different things, and, while individual actions may be subject to critical comment, the community must have faith in its representatives to hold up their hands and not hamper them in their line of work. To those who have labored in the field of charitable endeavor in the smaller cities there doubtless have been the discouraging experiences of those instances wherein an applicant, having, for good and sufficient reasons, been refused aid by the officers of the relief, has appealed to the individuals of the community, and secured aid by reason of having deceived some, and being assisted only in order to be gotten rid of, in places where deception was practiced in vain. This condition of affairs has been remedied in some places; it must be in all. No assistance should be given except through the channels of the society. The community must have confidence in the judgment and justice of its officials.

THE TRAVELING POOR.

Especially is this to be the case with the peripatetic "schnorrer," the Jewish tramp. This is an evil which I believe infests the smaller cities to a greater extent than the larger ones. If I may take Richmond as an example, we have a steady flow of transients, like the feathered travelers of the air, going south in the fall and north in the spring.

The causes and excuses for their migrations are refreshing in their variety and ingenuity. Our experience in dealing with them has been successful as soon as we adopted a rational method. It is thoroughly understood that these travelers are to be dealt with by the officer of the charities, and every one of them is referred to him. With those who bluntly declare that they wish to be furnished transportation the officer deals according to his judgment of their merits, assisting some, refusing others. To those who declare that they are seeking work, a work test is applied. We have in Richmond what is called an Industrial Home. It is a non-sectarian institution designed especially to care for men of this class. Each applicant is furnished with several tickets, each ticket good for a meal or lodging at this Home under the sole condition that one hour's labor must be performed. This labor is usually sawing or splitting wood. The result is often laughable. Some, who doubtless suspect the nature of the institution, make no use of the tickets at all. Others who do go there return with hot indignation. They cry, "is that a place to send a Yehudi?" But their indignation gains them no advantage. They had declared themselves willing to work, and if they are not willing to do one hour's work for a substantial meal or a comfortable lodging, their declaration is pretense. In rare instances really worthy men, who have been unfortunate, have been found. These have been materially assisted, and we have a number in Richmond who have become desirable members of the community.

The value of this method has been shown in the steady decrease of these tramps during the past few years.

THE RESIDENT POOR.

When we come to the problem of the resident poor, we have to deal with something for which no hard and fast rules can be laid down. Herein the smaller cities have the same problems as

the larger ones, and each city must deal as best it may with the conditions that present themselves. The great drawback in the smaller cities is that they cannot always, by reason of the lack of funds, act as wisdom directs should be done. The pitiful sum doled out to the applicant often does more to pauperize than it does to relieve. Of old, Moses laid down the basis of charity in that the needy shall be helped to help themselves. Assistance was not to be given to them, but opportunity. They were to gather the gleanings, to garner the corners, to pick up the forgotten grape. I know that it is not new to say that this thought shall actuate our newer charity. But let it be repeated for the sake of emphasis. The poor must be helped by giving them to understand that they must help themselves. A lump sum given to stock a store, or to buy the tools of trade, or to create a small industry, with the distinct understanding that this shall be the limit of assistance, is better always than a weekly dole dribbled out for numberless weeks. This fact once recognized as the basic principle of charity will help to solve many of its problems.

Another point that presents itself more acutely in the smaller city is the securing of employment. The opportunities for placing labor, skilled or unskilled, are less frequent in the smaller city. When a tailor, or shoemaker, or cigarmaker (I mention these crafts for the reason that they are the most common among our co-religionists) is thrown out of employment by reason either of the dullness of trade or of personal conditions, it is exceedingly difficult to place him at work in his trade with another employer, unless he be an especially skilled workman. The cause of his discharge, whether it be personal or the creature of conditions, follows him, hangs over him like a Damoclesian sword, that all too often breaks its thread and falls, to his hurt.

But if the industrial problem is the more difficult, the moral problem is less so. The wickedness that seems to be the ineluctable concomitant of the metropolis is by far not as prevalent. The poor are the barometer of social progress, and it will be found that the intensified vice and the multiplied temptations that are the apparent fruits of an advancing civilization are less patent in the smaller communities. This fact simplifies somewhat the problems of charity, for those who are morally whole are more amenable to uplifting influences.

In the cases of desertion, relief societies should attempt a

preventive measure, by seeking to punish the deserter. I do not know what is the law in the several states, but the deserter can be reached one way or the other. He should be made to suffer for his heartless cowardice. While it is true that his family would have to be maintained during the time that a deserter were jailed, or in the penitentiary, yet the value of such a procedure as a preventive factor will be incalculable. It will serve as a warning to possible or prospective sinners in similar wise.

An Egyptian hieroglyphic pictures charity as a naked child, with a heart in its hand, giving honey to a bee without wings. The child represents the humility of charity, the heart in its hand the willing cheerfulness with which the gift is given; the wingless bee represents at once the worthiness and helplessness of the object of charity. For the chronic impostor, the perpetual and unblushing mendicant, there can not be too much severity; but for the worthy unfortunates, whom a cruel shaft of misfortune has rendered helpless, there can not be too much consideration, sympathy and relief. When the proper conditions are found and properly met, there is no sweeter incense that man can offer at the shrine of God. "Upon three things doth the world stand," said the Fathers, "upon the Torah, upon Divine worship, and upon charity." And these three are in effect one. Service to man is worship of God, and the highest, holiest and truest worship is that which is given in the spirit of Israel's sacred and indestructible heritage.

The President.—Ladies and gentlemen, discussion of the paper is in order.

Mrs. Solomon.—Mr. Chairman, I wish to speak on one point, and that is not because Dr. Calisch mentioned it, but it is emphasized so much, and that is the poor "society" woman in charitable work. I don't suppose I should have spoken about that if the lawyer had not been brought in, too. I think that woman is like the snakes in Ireland—I don't think there are very many, and I know that in Chicago we have very few of that stamp. I don't feel that the too many in charitable work ought to be emphasized as much as the great lack. We have thousands here who might be doing the work, and it is being done by fifty or sixty, where we could use several hundred. And I am going to say just one word for the lawyer, because we have a great many of them helping us. Every man who goes into charitable work goes there at a great sacrifice, I don't

care what his profession is. It takes time, it takes money, it takes thought, and all these things are commodities in the market. Now, when men put all those at the disposal of charitable work, and the only payment they get is a comfortable conscience and the knowledge of work well done, I think the community which is being relieved ought to acknowledge it just a little. (Applause.) Now, I do hope that the women who have come here, who are also earnest or they would not have come, will forget to speak of that which has been emphasized by so many, that is, the woman who works and does not know much.

Mr. Wolff.—Mr. President, I hail from one of those towns that Dr. Calisch has spoken of, with this exception. I understood him to say that he gathered information from towns of from 100,000 to 250,000 inhabitants. Our town has only about 40,000 inhabitants. We in Montgomery are doing good work. Of course, we are not doing as much in proportion as the large cities do. In Montgomery we have two associations, and I am glad to say we are working together. I acknowledge that when I came here I thought I knew something about charity work, but now I have learned a great deal more, and when I go back to Montgomery I will be able, I hope, to associate the charities there and do more effective work.

Dr. Calisch.—Mr. President, in reference to the suggestion made that too much emphasis has perhaps been laid upon the condemnation of those who associate themselves with charity, I only wish to say that if they are like the snakes in Ireland I know of many a community that is waiting for its St. Patrick to come and drive them out. But what I had reference to was not so much those who may wish to help, no matter how inexperienced or inept they may be, but those who desire to have all the offices and to do all the directing without doing any of the work. Those are the ones that I have reference to.

The President.—As our time is limited, we will call on Mrs. Pisko for her paper. (Applause.)

Mrs. Pisko.—Mr. President, I am going to begin by registering a grievance. I never want to be last on a programme again.

The President.—You are not, and you know the last shall be first.

Mrs. Pisko.—Everything that I am going to say has been said, and has been said much more ably than I can possibly say

it, but I have written this paper, and I am going to inflict it on you.

“PROGRESS IN JEWISH CHARITY.”

There is no Hebrew word for charity. The Jews called it justice. Moses commanded, “When ye reap the harvest of your land, thou shalt not wholly reap the corners of thy field, neither shalt thou gather the gleanings of thy harvest; and thou shalt not glean thy vineyard, neither shalt thou gather every grape of thy vineyard. Thou shalt leave them for the poor and the stranger.”

They did not have to beg for it. The gleanings were theirs, and they could come and take them. The great law-givers, however, did not say: you shall glean the fields and gather the grapes and give the poor their share. They had to do their own gleanings and gathering, thus working for what they received. This belief in justice to the poor has always been so much a part of the Jewish religion, so deep-rooted has been the idea that giving to the poor is necessary for salvation, that the Jewish beggar came to consider himself a real benefactor by giving those better provided with worldly goods the opportunity to perform this religious duty. This idea still exists, and, through its wrong interpretation, often interferes with the more scientific philanthropy, which still teaches, as did Moses, that people should work for what they receive, seeking, rather, to uplift them; to make them self-supporting and self-respecting. This desire to give to the poor, naturally, in time, caused many charity societies to be organized, and in connection with nearly every synagogue a benevolent society was maintained. The principal aim and object of these societies was alms-giving. The greater the crowd, particularly at the time of the holidays, the greater was the joy of those who had the pleasure of handing out to them their dole. Where there were several synagogues in one city, the work of each was duplicated by the other, and the same beggars succeeded in making the different charity givers happy by accepting help from each of them. Gradually this evil has been more or less remedied by co-operation, though much still remains to be desired on that score. Another great evil was the lack of co-operation between the various cities. This caused the greatest inconvenience and trouble on account of the traveling mendicants, whose profession was traveling from place to place, and

the railroads were constantly being enriched with money that should have been used for better purposes. In 1885, an attempt was made to establish a national association of Jewish Charities, but, for some reason, this was not successful. The Jewish charity problem in this country was a very simple one until 1881, when on account of the persecution of the Jews in Russia so many of them sought refuge in the United States. Before that time each community had its few poor people, owing to sickness, old age or some such cause, and there were, of course, a few professional beggars among them, but the Jews were generally thrifty and the few poor ones were easily cared for. With the coming of the Russian emigrants we were confronted with a very different problem, the seriousness of which is daily becoming more apparent. The Jews of this country realize their duty to their oppressed brethren and have shouldered the heavy burden that has come to them. It has awakened in them the old Jewish spirit, which oppression to their brethren has ever strengthened and renewed, and they realize once more that the end of their martyrdom is not yet. In 1881, when the great influx of Russian emigrants began, various societies were at once formed for the purpose of helping them. Those organizations not only helped the emigrants on their arrival, but also distributed many of them throughout the United States and Canada. In 1891 a society called the Jewish Alliance of America, was formed. This society was composed principally of Russians, showing that in ten years they had been thrifty enough to enable them to help their countrymen. The United Hebrew Charities of New York, in connection with the Baron de Hirsch fund, now conduct the entire work of the Jewish immigration. They have a representative at the barge office, whose business it is to look after the wants of the arriving emigrants, and to keep a careful and accurate account of the same. This work for the Russian immigrants was, of course, greatly facilitated by the princely generosity of the Baron de Hirsch. What can I say that will add even a leaf to the abundant wreath which he twined for himself. Though he associated with princes, his heart went out to his suffering brethren. Ignorant, down trodden, unattractive they were, but they were his brothers, and he dedicated his great wealth to lighten their heavy burden. His good wife, Baroness Clara de Hirsch, was scarcely less munificent than he had been. I will not go into detail as to what has been done with the

money given by them. Agricultural colonies and schools, manual training and other schools, classes in English, transportation and relief funds, loans to students, that they might complete college courses, all the result of their benevolence. Since 1881 about three-quarters of a million of Jewish immigrants have come to this country. The Jews who were in the United States before that time, less than half a million in number, have indeed had a tremendous task. The idea of what charity should be has undergone a wonderful evolution since that time. To-day we feel that our great work must be preventive. Educational work of all kinds is being done. Where doles were formerly handed out week after week, to-day a man is given a chance to support himself. Sentimentality has given way to sentiment. The proper housing of the poor, sanitary conditions, and all the problems which will really better the condition of the poor, are the things that philanthropists are striving for. New problems will still confront us. The terribly crowded tenements of the larger cities have been the cause of an alarming condition in the home lives of these people. A new problem for the Jews, immorality among the girls, is one of the great dangers which the larger cities are now trying to cope with. The sanctity of the home has been our stronghold, but in the Ghetto of to-day that stronghold is being invaded. Work is already being done to check this condition. Neighborhood houses, home circles, recreation rooms, and, above all, friendly visiting, the personal contact of good and noble women with these unfortunate occupants of the Ghetto, will, we hope, bring the desired result.

It is hoped that every charity society of to-day has for its object to stop pauperization, so that the money they receive may be used to really better the condition of the poor in the highest and best sense. In order to ascertain what is being done in this direction, our honored President requested me to prepare a list of questions to be sent to the constituent societies of the National Conference of Jewish Charities. The following eight questions were asked: (1) What new work or new method of work has your society undertaken for the past few years, and with what success? (2) What per cent of your poor have become self-supporting through your efforts? (3) Have you given the subject of pauperization by alms-giving due consideration, and what steps have you taken to stop it? (4) Have you made any effort to stop transportation as a means of disposing of poor people?

(5) Have you a system of records; if so, what is it, and is it satisfactory? (6) Have you a corps of friendly visitors, and in what other way do your members give personal service? (7) Is any industrial work done by your association? Give particulars. (8) Give any other items of your work that you may deem important.

The replies to these questions proved very conclusively that in many societies innovations and improvements have been so gradual that the members do not realize how great have been the changes. Some of the replies stated that no new work or methods have been introduced, and proceeded to enumerate what was undoubtedly new, at least as to methods. Twenty-three replies were received, from the following cities: New Orleans, Dallas, Charleston (S. C.), Washington, Cleveland, Kansas City, Montgomery, Detroit, St. Louis, Milwaukee, Buffalo, Philadelphia, Indianapolis, Cincinnati, Rochester, Los Angeles, Baltimore, San Francisco, New York, Denver, St. Joseph, Pittsburgh and St. Paul. Of these, eight replied that they had undertaken no new work. After carefully reading the other seven answers, I concluded that two of these cities have really not changed their methods, and one of these two societies was established in 1795. One of these letters pathetically says: "Our work is the same from year to year, the only changes being those made by death, and the very unusual event of some poor family becoming self-supporting." This sounds very hopeless, but it is not so many years since that was the condition of the majority of our charities. In splendid contrast to this is the report from another city, which gives this answer: "Nearly twenty years ago we succeeded in combining our different charity societies into a United Jewish Charities, and have administered our charity on scientific principles, with thorough investigation and record of every case and friendly visitors. There was, therefore, no need of introducing new methods. We have had good success." I find, however, in reading further in this report that kindergartens, kitchen gardens, girls' clubs, etc., have been established, showing that even with the excellent work that is being done, new work had been introduced. In many of the cities united charities had been organized, this being one of the greatest steps toward progress. Particularly notable in this line is the work of Mrs. Hannah B. Einstein, of New York, who has succeeded in federating the sev-

enteen Sisterhoods of Personal Service in New York City. These societies formerly worked independently, and naturally duplicated each others work. The city is now districted, each Sisterhood working in its own district. The federation is connected with the United Hebrew Charities, and it is wonderful to see how harmoniously these women, who represent every shade of Jewish religion and belong to all grades of society, work together. Denver is, I believe, the only city in which the Jewish Relief Society is a constituent society of the Charity Organization Society of the City. The second question brought most gratifying replies. All of the societies report that they are making efforts to make their poor self-supporting. Cleveland and New Orleans report that they make all able-bodied applicants self-supporting. San Francisco, seventy per cent; Baltimore, fifty per cent; Buffalo, thirty-three and one-third per cent; Kansas City, twenty-five per cent, etc. Of course, some cities report only a few made self-supporting. The average of the figures I received is thirty per cent, which is very encouraging. New York and Philadelphia could give no statistics, but report good results in their efforts in this direction. In answer to the third question, I am glad to say that almost every society has taken proper steps to educate the community in which it exists to stop indiscriminate almsgiving. One of the answers very truly states, that charity organizations correctly conducted do not pauperize, and the only way to stop this evil is to educate individuals, to give their charity through these organizations. To the fourth question, one and all raised their hands in holy horror, and declared that never, no, never, have they transported a poor person to another city in order to be rid of him. Well, this may be true, but we will leave this question to the Committee on Transportation. Twenty cities report a system of records. This subject we will also leave to the proper committee. Every city reports a corps of Friendly Visitors. This question also overlaps the work of a committee. It is of such great importance that I was very glad to learn after these questions had been sent out that an entire afternoon would be devoted to this subject. Sewing-schools, kitchen-gardens and kindergartens are now the rule in connection with the charity societies and free baths, not less important than all of these, are established in many places.

I cannot leave this subject without a few words as to the splendid educational work of the Jewish Women's Council.

Wherever the council exists, its influence is felt in the charity work. Too much cannot be said in praise of the work of the Jewish women, whose motto is "Faith and Humanity."

The latest and greatest progress in our charities has been the organization of this National Conference of Jewish Charities which will bind all of the Jewish charity societies of the United States together in the great work for humanity. Though each society is independent, we must recognize our interdependence, and once more it will be proven that "In unity there is strength."

Mr. Haar.—Mr. Chairman, it actually made my heart throb with pleasure to listen to the report just read, and I believe that the Executive Committee, to whom all these reports have been referred for printing, ought to make some effort to have all the various reports printed and diffused over as large a scope of territory as possible, and, if it be in order, I would move that it be the sense of this Conference that the Executive Committee make an effort to have them printed and distributed.

Seconded.

Dr. Frankel.—Mr. President, I merely rise to correct an error in Mrs. Pisko's paper. While no one appreciates the work that has been done by Mrs. Einstein in New York City more than I do, I simply wish to state that she is not the founder of the institution mentioned by Mrs. Pisko, and that credit ought to be given to the original founder, Dr. G. Gottheil. I will say, further, that, regarding the number of people who are made self-supporting, it is impossible to get the statistics so far as the great bulk of our constituency goes.

Mr. Haar.—Is that germane to this motion of mine?

The President.—Not exactly germane to the motion, but, inasmuch as Dr. Frankel has really risen to a question of privilege—

Dr. Frankel.—I beg pardon, Mr. President, I did not know that a motion had been made.

The President.—There was a slight motion, but it can wait until the conclusion of your remarks.

Dr. Frankel.—I wish to say that last year I gathered very careful statistics in order to determine whether we were pauperizing our poor population there. I took the record of those that had applied five years ago, and found out that of those that had applied at that time there was but seven per cent applying last

year. The other ninety-three per cent had never come near the office to apply for assistance; in other words, indicating that they had in a great measure become self-supporting the moment the conditions which produced their poverty were removed. Of those seven per cent, the great bulk were widows with children, whom we were compelled to support, and those who through illness were utterly incapacitated. During the last year, we have been fortunate enough to receive from that grand philanthropist, Mr. Jacob H. Schiff, \$5,000, which was to be expended only to make families self-supporting. I have taken those families specially in hand. The great number of them were consumptives, who were not able to earn a livelihood through ordinary channels of work. We have placed them in business; either put them in a small store, or given them a stand on the sidewalk, or bought them a horse and wagon, and expended anywhere from fifty dollars to two hundred and fifty dollars on each case; and just before leaving home I made a canvass of those we had assisted in the past six months, and fully seventy-five per cent of those are doing well, some of them earning as much as four or five dollars a day. It is the only solution of the entire charity question, to make these people, if possible, self-sustaining, and it is only to be regretted that the funds at the disposal of most institutions are not sufficient to carry out work along this line.

The President.—I did not want to put a slight upon the motion of Mr. Haar by declaring that his was a slight motion, but it was one of those motions that could be left open for a few moments. Please re-state it.

Mr. Haar.—That it be the sense of this Conference that the Executive Committee take all necessary measures possible to print and distribute the reports of these proceedings. I presume that will carry the various papers read, won't it?

The motion was seconded.

The question being put, the motion was carried.

Mrs. Solomon.—Mr. Chairman, in connection with this paper I should like to have Dr. Frankel speak on just one more subject, which we have found so useful in our charity work, and that is, the importance of the loan society, which all small communities could adopt. It is a better plan than the alms giving, and has done wonderful work here. I would like to have Dr. Frankel speak on that subject.

[*The President.*—I will call on the doctor after we have heard from Dr. Leucht.]

Dr. Leucht.—Mr. President, I only wish to add a few words. In New Orleans all able-bodied men are made to work and become self-sustaining. The city of New Orleans received in 1883 one hundred and seventy-six families to take care of that were sent from New York. We colonized these at an expense of \$23,000, and in one year it proved an entire failure. Later on we received another batch of Russians, something like 106 or 107. We received them and we housed them and gave them their furniture, and we played Providence to them, and made them work at things that we thought that they should. This proved a failure, because you can't play Providence for another, you can't tell another what he shall do and have him do it if he don't want to. In the course of time, five or six or seven years, we had twenty-five per cent of those emigrants on our hands, continually supporting them and helping them along, until one day we came to the conclusion that we would not help them any longer until they proved to us at what trade they would like to earn a livelihood. If they would stick to that trade we would help them; and after three or four years I can state to-day to this convention that there is not a single one of all those immigrants on our stipendary list, nor have I dealt out any alms in the last two years to any able-bodied man or woman of all those Russians that came to us, and that is accomplished by letting them feel that from the time they come they must shift for themselves.

Mrs. Fox.—I should like to have Dr. Frankel give an opinion on a subject that has bothered me for some time. It is this: In the giving of loans to establish consumptives in business, if there is any truth in the infectiousness of consumption, is it fair to a community to give them little grocery stores?

Mr. Wolff.—I would like to hear from Dr. Frankel on that loan question.

Dr. Frankel.—I want to say, first of all, in regard to loan societies that we are in thorough touch with their methods, and make use of them at every opportunity. We endeavor, so far as possible, even in our own society wherever we make grants for the purpose of putting people in business to look upon it in the light of a loan; the money is supposedly loaned to the applicant, and not given to him; by that we mean to preserve his

self-respect. It is another point that we lay a great stress on in our office work, and I am very glad to say that the returns, notwithstanding the fact that these people do not know that money is given to them by the United Hebrew Charities, are very fair. I can't say more than that for them. The returns are very bad in the money that we distribute for the Baron de Hirsch fund to the arriving immigrants, whom we supply with tools. That likewise is supposed to be a loan, but every one of those people knows that this money is here, that Baron de Hirsch sent it for his special benefit, and he looks upon it not in the light of a loan, but in the light of a right—it is money that is his and must be his. From others, however, to whom we loaned money out of our own fund returns have been very good. Now, the loan society of New York is a very remarkable institution. It is remarkable first of all because it is entirely in the hands of the Russian immigrant, it is a society located in the settlement section of the city, and began with very small proportions. The year before last, on a capital of—I am not sure of my figures—something like \$5,000, they turned that money over sufficiently in the year to make loans amounting to over \$60,000. Out of the entire amount loaned, all but \$400 was returned, and those \$400 will be returned in time; it was simply a question of exerting a little more than the usual pressure. The money is loaned entirely without interest; no investigation whatever is made of the applicant's condition. All that is required of him is that he bring a responsible endorser. That he must find, and without that nothing is loaned to him. Loans are made up to \$100, and payable in either monthly or weekly installments, as the borrower may wish; and, as I say, the year before last they loaned out \$60,000, and, with a very slightly higher capitalization, during the last year over \$100,000 was loaned among those members.

A Delegate.—Will you allow me a question? I would like to know what you understand by "endorser."

Dr. Frankel.—It is so far as the loan is concerned. The borrower of the money gives his note, and that note must have one or more endorsers. The money is loaned for a period of three or six months, and they are not at all strict. It depends entirely upon the borrower. It is payable in installments. No interest is charged. The endorser is held responsible; then it is the endorser's business to see that the man who borrows the money re-

turns it. So far as I have been able to understand from the people who are back of this, the endorser has not been compelled to pay very often. But the great purpose of this rule is this, that the man who does endorse the note sees to it that the man who borrows the money finds the means whereby to repay the loan. It is not charity at all, it is not looked upon in the light of a charity, and yet, nevertheless, it is one of the greatest philanthropic ventures in existence. Besides that, we have a society which is nothing but a huge pawnbroking establishment conducted by philanthropic people. Instead of charging the usurious interests that are charged by New York pawnbrokers as a rule, this society loans money on pledges at the rate of 2 per cent, just sufficient to defray the expenses. They have branch offices scattered throughout the city, particularly in the more congested locality. They have one in the University Settlement building, one in the College Settlement building, one in the Educational Alliance, a Jewish institution, and they do an enormous business. Their work extends over several hundred thousand dollars a year, and not only that, but makes a very good revenue to people who have their money invested.

A Delegate.—You say two per cent. A year or a month?

Dr. Frankel.—A month. That is all I have to say unless questions are put. Mrs. Loeb asks whether it is a fact that these loan organizations have their origin in Russia, that every small community there has such a loan organization, and that it has been transported to this country. I am not in a position to state that; in fact, I have never heard it. I think that this organization of which I speak is purely local, and has its origin in New York City.

A Delegate.—I would like to correct Dr. Frankel in regard to the rate that the New York loan office charges. They only charge one per cent.

Dr. Frankel.—One per cent; that is right.

A Delegate.—We have such an institution in Chicago, and all they charge is one per cent.

The President.—It is to be regretted that we have not had time at this convention to take up this question of loan societies. It has been a matter of considerable importance in all the large cities, and is a plan that can be used to very good advantage in the smaller. If I may take up your time for a moment to show how much good can be done in a little matter of this kind—in

Cincinnati, entirely outside of the United Jewish Charities, there has been in existence for seven years an association which had originally a capital of \$500.00. This association loaned money in sums not to exceed \$15.00, without interest. In this seven years it has made over \$6,000.00 of loans at an expense of \$18.00 for the whole seven years, and in all that time lost \$45.00, so, out of the entire original capital of \$500.00 there is about \$440.00 still left. Last year the United Jewish Charities of Cincinnati, in order to assist in that work, loaned this association \$500.00 additional, and they now make loans of \$25.00 without interest. You can imagine the good that can be done in that way. In seven years the entire expense in connection with the matter was just \$18.00, and the entire losses in seven years were only \$45.00, or \$7.00 a year for losses and \$2.00 a year for expenses. This is a splendid idea for the small city. A good deal of good work can be done with it, if they have the proper man to take charge of it, and usually these loans are entirely confidential.

Mrs. Solomon.—I wish to speak of Chicago loan associations for a moment. There are fourteen of those loan associations here, which lend money without interest, and among these is one composed entirely of women. It has a capital of \$800.00, which is turned several times, and gets no interest. The returns are payable weekly, and in all of the years of its existence, with its capital of \$800.00, it has never lost a penny.

The President.—There is an interesting report on that matter in the Chicago report on the Seventh Ward district, and I would earnestly urge upon the delegates from the smaller cities to get a copy of that report, and I think it would be advisable to establish little organizations of that kind where it is possible.

Miss Low.—Mr. President, I wish to say that this entire idea has come from Russia. Chicago loaned over \$50,000 last year, and all the loan societies are located within a radius of twelve blocks. So far as the return system is concerned, we give them five months; they return it in twenty installments, one-twentieth each week, and we get \$50,000 in this way into the hands of the poor without, perhaps, five dollars being spent, because it is all volunteer work; no one receives anything for it.

Mrs. Godlove.—I should like to ask you how you manage to collect this money that you have loaned. We have not been suc-

cessful in getting the money back. Is it left to the honor of the man to whom you loan?

The President.—There is hardly anybody so poor and friendless but, if he is worthy, has some friend who will vouch for him to the extent of fifteen or twenty dollars. Where the man is really unfortunate and in need of money, and twenty-five dollars or fifty dollars will do him some good, and the friend has confidence in his honor and his ability, that friend will endorse his note, and the man will pay back fifty cents or a dollar a week, and your loan will be gradually paid up without any expense. Of course, you can hold the endorser, who is responsible; but, as Dr. Frankel has said, it is very seldom necessary to hold the endorser. We have a case in Cincinnati that I know of, in which we loaned \$125, without any security whatsoever, in order to establish a man in business, and he has now been paying us a dollar a week for a little over a year, I should judge, and made a very good living in the meantime.

A Delegate.—Do you ever force them legally?

The President.—You can, where you have an endorser. We have very seldom, or never, had occasion to do that.

Mr. Haar.—We have a similar institution in our town. It is all controlled by the Russian Jews themselves. They sometimes have less heart and a better knowledge of their brethren than we have, and therefore if you left that in the hands of the Russians themselves better results would follow and less money would be lost.

The President.—That is very true, but where there is no such organization, such could be established. We have one very important matter before us, and that is the question of uniform records and statistics. Mrs. Pisko has found great difficulty in collecting information, partly because many of our associations had no records whatsoever, and partly because the system of records did not bring out the points on which information was desired, and if Dr. Frankel will present his report now I think it will lead to very good results, and, at any rate, put us on the road to do something before the next meeting.

Dr. Frankel.—Ladies and gentlemen, a word by way of explanation. I am not the original chairman of this committee, and hence merely a makeshift. As a result, I have not had the time or the opportunity to gather any statistics upon this subject, excepting those that have been collected in a comparatively

recent time, and which are anything but exhaustive. I believe, however, it is as well to bring whatever material I have before the Conference, so that future committees may act upon it. To the other members of the Committee this explanation is due, in order that they may not be held liable for any shortcomings.

REPORT OF COMMITTEE ON UNIFORM RECORDS AND STATISTICS.

TO THE MEMBERS OF THE NATIONAL CONFERENCE OF JEWISH CHARITIES:

Ladies and Gentlemen—Your committee on Uniform Records and Statistics feels that it must preface its remarks with an apology; owing to the peculiar character of its work and to the fact that the National Conference of Jewish Charities is still in its inception, the report of your committee partakes of the nature of a suggestion for future work rather than an exposition of what has been done in the past.

Your committee has endeavored to ascertain how many of the Jewish societies of the United States kept records of the applicants whom they assisted, and what plan or system was followed in keeping these records. Letters were sent to the various societies, asking for a description of their record system and for copies of the various blanks, cards, forms, etc., which were made use of by them. Your committee presents, as Exhibit A of this report, the various blanks, etc., which have been received to date, and invites your careful inspection.

As a result of a careful study of the blank forms which have been submitted, the committee is of the opinion that the card-envelope-registry system possesses distinct advantages which recommend it above all others that are at present in use by various societies. The fact that it can be used by the smallest as well as by the largest society is of particular value. It has the special advantage that there is no limit to its growth, that old matter which is no longer desired can be removed, that it may be referred to instantly and requires no separate index, and that copying and re-writing are never necessary. In the work of the average society these are factors that must be considered.

The system is to-day so well known and the concerns who handle these systems have brought them to such a state of per-

fection, that your committee does not deem it desirable to discuss the details in its report.

As one of the main purposes of the Conference is to promote inter-city communications, it is of the utmost importance that such communication should be carried on as rapidly as possible and that it should be intelligible. To insure these two qualifications, your committee suggests that a definite plan of record-keeping be recommended by the Conference to be adopted by each constituent society. In order to hasten the introduction of such a system, your committee offers the following suggestions: A separate record shall be kept for each applicant. In order to secure uniformity, each record card shall give at least the following information:

The name of the applicant and of each member of his family, with their ages, occupation, weekly income, and any relatives that may be known. The date of the applicant's arrival in the country and his nationality should be likewise given. The wage-earning capacity of each wage-earner is an important and essential item. The record proper, which gives the history of the case so far as the relief society is concerned, should designate carefully the various kinds of relief which are afforded to the applicant by the society. Such a record should lay particular stress upon the cause of poverty, and in general the nature of the relief given. Your committee suggests the following subdivisions for the two general headings. Under causes of distress:

- A. Lack of employment,
- B. Sickness,
- C. Accident,
- D. Insanity of bread-winner,
- E. Insufficient earnings,
- F. No male support,
- G. Imprisonment of bread-winner,
- H. Intemperance,
- I. Shiftlessness,
- J. Physical defects,
- K. No cause.

Under relief given:

- I. Continuous relief (pension),
- II. Intermittent relief,
- III. Temporary relief,
- IV. Work rather than relief,

- V. Indoor relief (doctor, nurse, etc.),
- VI. Transportation,
- VII. Supplies,
- VIII. Visitation and advice only,
- IX. Discipline,
- X. No relief.

The advantage of these subdivisions is that they offer excellent opportunities for the collection of further statistical information. It is of course impossible for your committee to make any definite statement as to the method in which your organization shall keep its records. The suggestions above given are of such a kind that they can be carried out by the societies of our small communities, as well as in the large cities, and since the former constitute about two-thirds of the membership of the Conference their needs must be specially looked after.

Annual reports.

Your committee is of the opinion that more uniformity should occur in the annual publications which are issued by a number of societies. From a study which has been made of those in possession of your committee, no comparison can be made of the work done, owing to the fact that the various societies do not use the same method of presenting results of their work. For this reason, your committee is of the opinion that in future the effort should be made by each society so to publish its reports that the information therein contained will detail the following important items:

- The total number of new cases treated,
- The total number of recurrent cases,
- The total number of pensioners,
- The total number of transportation cases,
- The total number of maternity cases,
- The total number of free interments,
- The total number of persons provided with work.

The committee is of the opinion that even the smallest society can arrange its records so that these statistics would be forthcoming.

Directory:—

The Jewish Publication Society published in September, 1899, the first volume of the American Jewish Year Book. This volume is supposed to contain a complete list of the various charitable societies in the United States. For this reason the

committee deems it inadvisable for the Conference to overlap the work at present done by the Jewish Publication Society. With this idea in view your committee has been in correspondence with the officers of the Publication Society, and it is more than likely that some arrangement will be entered into whereby the two organizations will be of mutual service. The editor of the Year Book has at present under advisement the question of printing a separate publication for the members of the Conference which shall contain a list of charitable societies only.

Library:—

Your committee is of the opinion that in order to promote a proper spirit of research among the various societies and to inculcate the habit of gathering statistical information, a library on sociological and charitable literature shall be instituted. For this purpose each member of the Conference is requested to gather copies of its various reports, publications, records, etc., which shall be a nucleus for such a library. Should it be in the power of the Conference your committee suggests that an appropriation be made annually for the purpose of purchasing sociological literature. It is suggested furthermore that quarters be secured where this library may be started. Your committee hopes to see the time when this library will have grown to such an extent that it will be necessary to engage clerks, who shall translate and transcribe such information as may be obtainable from the volumes in the library, and which are to be offered to such members of the Conference as may desire special information. Such a library should offer opportunities for each member of the Conference to obtain special knowledge and information which may not be at his immediate command.

All of which is respectfully submitted.

LEE K. FRANKEL,

Chairman, Committee on Uniform Records and Statistics.

Dr. Frankel.—I want, if I may be permitted, Mr. Chairman, to put in a special plea here at this moment for myself, and that is to request that all of our societies endeavor to gather all information that they possibly may have regarding the history of their society, regarding any publications that they may have in their possession, or that they may have made or published during their careers, and any other information that may possibly be gathered on the subject of Jewish charities. I ask that not alone for the

Conference—because I believe the Conference should have such a library—and I may say in passing that if a room is needed for this purpose the Hebrew Charities Association of New York City is ready at any moment to supply that room—but I ask it as a special favor for myself. I have been appointed to write the article on charities for the new Jewish Encyclopedia, and this is the only medium I have for asking the favor.

The President.—We have nothing left now except time, and we will be glad to hear from any one.

Dr. Franklin.—A matter has suggested itself to me in this connection while listening to the excellent report of Dr. Frankel, which it seems might commend itself to the Conference. Would it not perhaps be possible for the Conference to supervise the publication of a system of uniform blanks, to be supplied to the various organizations throughout the country at a uniform cost? It seems to me that that might probably help us out considerably.

The President.—If I am not mistaken, the New York Charity Society will supply the blanks, won't it? Do they not have them for sale?

Dr. Frankel.—Not to my knowledge, no. The Library Bureau of New York has. I think the idea of Dr. Franklin, though, is an excellent one.

Dr. Franklin.—It seems to me, though, that if instead of simply issuing the sample, if all of the various organizations could get the blanks direct, it could be done probably as cheaply as if they were printed in the various cities, and doubtless the uniformity would be more exact.

Dr. Rosenthal.—I heartily agree with the gentleman. If he will make that motion, I will be very glad to second it.

Dr. Franklin.—I will be very glad to put it in the form of a motion.

The President.—It would be merely to refer it to the committee for that purpose, I judge, to prepare a form, and to correspond with the various societies to find whether or not they can get enough orders for them to justify the printing of a uniform blank for all societies. You have all heard that motion; is there any objection to it? If not, it will have that reference, to the Committee on Uniform Records. We missed last evening the opportunity of hearing from Dr. Lewinthal, and we will request him now to deliver the valedictory.

Mr. Herzberg.—I am not going to make a speech now, but I simply desire, Mr. Chairman, at the request of Mrs. Dr. Landsberg, who has given the subject considerable attention, to move that the President appoint a committee to consider the subject—the entire general subject—of dependent children. While that might properly refer only to orphan asylums, nevertheless every relief society has the problem to meet in some shape or another, and I think it is well worth the consideration of this Conference, and I move you, therefore, that a committee of five be appointed upon the subject of dependent children.

(The motion was seconded.)

The President.—Will you add the question of loans, also?

Mr. Herzberg.—Very well, sir, you may incorporate that in the motion.

Dr. Franklin.—I move to amend, Mr. Chairman. The subject is, to my mind, an exceedingly important one. I suggest that this committee be particularly instructed to report at the next meeting of the Conference upon the question of establishing a home bureau for Jewish children. I don't care about going into the details of this discussion at present; it is foreign to the subject, and we have not the time at our disposal to give it the attention that we should. I simply offer as an amendment to this motion, that the committee shall lay particular stress upon the question of establishing a home bureau for the dependent children of poor Jewish classes in the United States.

The President.—Will you accept that amendment, Mr. Herzberg?

Mr. Herzberg.—Yes, sir.

The President.—You have heard the motion, that two committees be appointed, one of five to consider the question of establishing a bureau for dependent children, the other that a committee of five be appointed to prepare and report on the question of loans, both to report at the next meeting of the Conference, or earlier if they desire.

(The question being put, the motion was carried.)

Mrs. Haas.—I move that a vote of thanks be given to the able Secretary, Miss Marks, who has done so much for the Conference and who has done so much for the different committees. I, being Chairman of the Personal Service Committee, know how many times she had to be written to, and how cheerfully and beautifully she answered.

Mr. Wolff.—I would like to add, also, thanks to the President and Vice-Presidents.

Mr. Isaacs.—Mr. Chairman, I wish to say just a few words on that general subject, and, as I was not present at the opening of the session and the election of officers, I would like to state the thanks of the United Hebrew Charities of New York, or the State of New York, for replacing it upon the Executive Committee. The little shifting that was done was a very proper thing to be done. It is perfectly immaterial whether New York has the right side or the left side of the road, whether Mrs. Denver escorts Mr. New York or Mr. New York escorts Mrs. Denver, but I would like to state as to the motion, excluding the matter of the President and Vice-Presidents, that the work of the society, since the temporary organization was effected last May, has been difficult indeed. You must know that the Executive Committee is supposed to act in harmony, but it has eleven members, and the eleven members are supposed to be written to on every subject that can be presented during the year, because they cannot be expected to meet in a body, and therefore the work is thrown largely upon the President and the Secretary, who both live in the same city, of conducting the multifarious details of the society during this temporary stage, and it is very interesting to me to notice how much the society has grown since it was started as a temporary expedient. I know of other societies of the kind that have been formed, but they did not live to reach the teething period; some of them did not live to reach the next change of nurse, from the temporary to the permanent society. The work has been extremely onerous, dealing with a new subject, and it may be in time, Mr. Chairman, a very important subject. Years ago, when the increase of immigration began, a great deal of work was thrown upon the eastern cities for lack of knowledge on the part of the western and southern small cities, and especially lack of knowledge of their own strength. They did not know what they could do by co-operation, and therefore a great deal of this over-crowding of the seaboard cities was due to that lack of knowledge. Now, the two have been meeting together, and have met each other and enjoyed that great benefit of the attrition of friendly minds, and you understand what can be done by co-operation. Should, in God's providence, there be another inroad of immigrants from the other side, and it does seem as if it were to come soon from certain

parts of Europe, if not from Russia, then the various institutions in the various cities, and especially the smaller cities, will understand their mutual duties to each other, and will not reject the proposition from the larger cities and the eastern cities to take some care of these emigrants as they arrive. Where the community in general, the general government, the state, the city government, the daily press, irrespective of political opinion, spoke kindly of the Russian emigrants and did what they could to allay any prejudice that might exist in the minds of the general public, it is very hard that the Jewish public should commence to question amongst themselves: "Can we afford to keep one or two or three or more persons in our little town," and now that we have met each other and know each other better, I have no doubt whatever, Mr. President, when there will be an increased emigration here, we will all be ready, more efficiently than before, to give these people a proper welcome. But that was not the subject on which I proposed to speak. I wish to emphasize the resolution of thanks to the President and to Miss Marks for their excellent work. We could not have done at all what we have done if it had not been for them.

Mr. Wolff.—I wish an amendment to include the Vice-President.

Mr. Isaacs.—Both.

The President.—I trust that after the evidences that the officers of this society have had of the good will of all the members it will hardly be necessary to put the question.

The question being put, the resolution was carried.

The President.—The officers of the association I am sure return thanks to all for the cordial assistance they have had. And now I insist upon hearing from Dr. Lewinthal.

Mrs. Pisko.—Just one moment before Dr. Lewinthal speaks. Mr. Foreman is here, representing the Associated Jewish Charities of Chicago, and he has very kindly expressed his willingness to answer any questions that any delegates may wish to ask. Every one has been so greatly interested in this Associated Jewish Charities of Chicago, and I hope, Mr. President, if any one has a question to ask he will be given the opportunity.

The President.—Is there anybody who wishes to ask Mr. Foreman any question in regard to the organization of the charities? I will say, Mr. Foreman, that your constitution has been

distributed among a number of members this morning and been received with great interest.

Mr. Haar.—Is there a united body of charities in Chicago, irrespective of the Jewish charities?

Mr. Foreman.—No, except there is the Associated Bureau of Charities, but it is not a federation with the Jewish charities.

Mr. Haar.—In our town all charities are united. Of course they all do their individual charity, but they have a board of which the various organizations are members. Now, do you deem it advisable for the Jewish charities to associate with the Gentile charities in a federation?

Mr. Foreman.—Decidedly not, because we raise much more money in proportion than they do.

Mr. Haar.—Yes. They don't disburse our funds; we do that.

Mr. Foreman.—We have not taken the matter up carefully, but we think we are doing well enough in remaining as we are; we feel rather timid to take the chance.

The President.—Denver has that arrangement, they raise their own funds, but they are part of the general charity organization.

A Delegate.—St. Paul has the same.

Another Delegate.—And Indianapolis has the same arrangement. May I say that I think Mr. Foreman's answer is a little misleading, although the answer would depend a good deal on Mr. Haar's question. There is what is called a Bureau of Charities here which is not a federation, at the same time it has the thorough and complete co-operation of all of the charities. I myself am on the committee in one of the districts, and am there because I am a Jewess. The tendency is toward federation—that is, they come together for mutual advice, mutual conference and thorough co-operation, but each one is entirely independent so far as his means is concerned. This organized charity in various cities takes so many different forms that unless the one who asks the question knows what you have in mind, the answer would be misleading.

Mrs. Solomon.—Mr. Foreman answered the question correctly, as I understand it. The Bureau of Associated Charities in Chicago is just a bureau for records; there is no disbursing of charity at all.

Mrs. Eckhouse.—In Indianapolis the Associated Charities and

the head of each organization meet once a month, or once a week, I think, and then each society collects its own funds and disburses them. It is a meeting for the purpose of comparing notes and keeping records, but the different applicants are referred to the different societies.

Dr. Lewinthal.—Mr. Chairman, and Ladies and Gentlemen: There is one point that Rabbi Calisch made in his paper regarding the incoming of new Boards, or at least getting new members on the Board. He says it works a very great hardship. There is at times a new system adopted, and again in others the work is interfered with. Now, we have a system in Nashville, that of the Executive Committee of five one steps out every year, only one new member goes in, so that a majority of the Executive Committee which distributes the funds knows all about the records that are on hand. Another question, and that is a very old one and yet it can not be emphasized enough, is the question of investigation. I must admit, what little experience I have in dealing with charity I have gained from a most excellent teacher, a gentleman who is present, who has handled matters of that kind in the South, I suppose for nearly thirty years—that is, Dr. Leucht of New Orleans. Now, this question of investigation can never be emphasized too much. Now, this question of loans, we have quite a number on our hands. We give them the amounts that they require or ask for—our means are ample, I must say—and they can pay it back. We have some that we have given as high as \$150. They pay it back at the rate of \$2.50 a month, if they want to, and wherever we have set them up in business we have never lost anything. Of course, some that we have given smaller amounts of \$25 or \$30, we have lost sight of altogether, and they have gone to larger cities. We have none that come to the office weekly to receive alms—absolutely none.

The President.—Do you mean to say you have no pensioners?

Dr. Lewinthal.—Yes, sir; but they never come to the office; their stipends are sent to them every month. If we know they must have support and aid they get their pensions once a month. We have some that receive as high as \$25.00 a month. We have a case on hand now, a young man who has been living there, for perhaps two years, a young man who had received an academic training, he was a very fine druggist, but unfortunately

took sick there sometime ago, and we had him at the hospital, I believe, for fully four months. He is still unable to work, and he receives at the rate of \$30.00 a month. There are other points that I could take up, but I do not wish to detain the Conference. (Applause.)

The President.—Is there anybody else who wishes to make any remarks before the Conference adjourns?

Ladies and Gentlemen.—The City of Chicago takes us once more this afternoon for a visit to local institutions, and to fill to overflowing the cup already full. Now, let us all return to our homes enlightened, brightened, strengthened and hopeful. To all those who have so ably supported the officers of this society our thanks are due, and may God's blessing be with you all.



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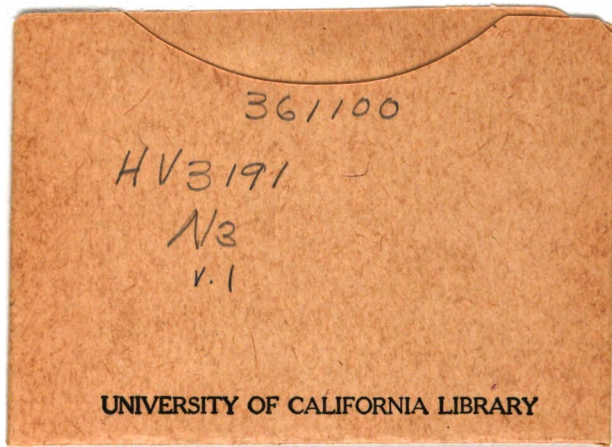
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